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APRIL 7, 1922

No. 862

7 Cents

FAME AND

FORTUNE WEEKLY. STORIES OF BOYS WHO MAKE MONEY.

AMONG THE SHARKS

OR THE LIGHTS AND SHADOWS OF WALL STREET

AND OTHER STORIES

By A Self-Made Man



The door opened, admitting Joe and the policeman. "There's your prisoner, officer," said Joe, pointing at the well-dressed man bound in the chair. "What's the charge?" asked the cop. "Swindling. He's a money shark, and a mighty mean one, too."

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NEW YORK, APRIL 7, 1922

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AMONG THE SHARKS

OR, THE LIGHTS AND SHADOWS OF WALL STREET

By A SELF-MADE MAN

CHAPTER I.—Our Hero Goes to Work for a Money-Lender.

"Nicholas Croft, room 605, 'sixth floor,'" said Joe Thompson, looking at the wall directory of the tenants of the Anchor Building, in Wall Street, one morning. "That's the gentleman. I hope I get the job."

Joe took the elevator up, got out at the sixth floor, and was directed to the end of the corridor running toward Pine street. He found 605 without trouble. No. 604 was lettered simply "Private." The door bore the sign, "Nicholas Croft. Money Loaned."

Joe opened the door and walked in, coming to a stop at the railing which divided the room in two parts. The outer half, where he stood, was supplied with four chairs, a cuspidor, a map of Greater New York on one wall, and a bird's-eye view of the Borough of Brooklyn, with a view of the ocean in perspective. The inner half was furnished with a big, somewhat rusty-looking safe, a tall desk, at which sat, perched on a stool, a white-haired old man, busy over a thick ledger, a rolltop desk with a chair behind it and another beside it, at the second window, a copying press, a letter file cabinet, and other articles that go with a counting room. The old gentleman dismounted from his perch and came to the rail.

"Is Mr. Croft in?" asked Joe.

"Just come. You want to see him?"

"Yes."

"What is your business with him?"

"I answered his advertisement for a clerk and messenger and received this letter from him, asking me to call."

The old man took the letter and disappeared through a door that communicated with Room 604. He came back in a moment and told Joe to walk into the room. The boy did so and found himself in the presence of a well-dressed man, with dark features, a black mustache and a somewhat foxy look. He was seated at a roll-top desk by the window overlooking, like those in the outer room, a court. The room was furnished with a rug, a bookcase, a fair-sized safe, and other things, which included several chairs, a lounge, and pictures on the walls. Croft pointed at the chair beside his desk.

"Your name is Thompson?" he said.

"Yes, sir."

"What experience have you had as a clerk?"

"None at all, as I mentioned in my letter. I told you I had been employed by Justin David-

son, stockbroker, for about three years as his messenger."

Croft pulled Joe's reply to his advertisement out of a pigeonhole and ran his eyes over it.

"I see. You have a recommendation from Mr. Davidson, I suppose?"

"Here it is. I would be with him yet if he had not retired from business."

Croft read the recommendation over, which was couched in the usual style, but spoke very highly of the boy.

"I'll give you a trial, Thompson, at ten dollars a week. If you pan out the way I want you will get more later. I want a confidential clerk—one on whom I can thoroughly depend. You understand?" said the money-lender, rubbing his hands one over the other while he fixed Joe with his black eyes.

"Yes, sir. I guess I can fill the bill."

"I hope so. I am dealing not only with brokers but with all sorts of persons who require loans of money. The business has its peculiarities, and you must get used to them. Remember that my interest is to be your first consideration at all times."

"Of course."

"You will take charge of the miscellaneous loan end. I make the loans, of course, after which they will come under your jurisdiction. You must keep a sharp watch over your department. Most of the loans are paid in instalments, and it will be your duty to advise me when a borrower defaults in his payment. Excuses receive no attention whatever in this office. The money has got to be paid. Now, we will go outside and I will initiate you into your duties."

He led the way to the desk beside the window, asked the old man for the key and opened it. The raising of the top automatically unlocked the drawers on either side of the bottom of the desk. Croft opened the top drawer nearest him and showed Joe that it contained a card index system, in which the names of the borrowers in his department were kept in the order in which their accounts became due.

In the next drawers, with other things, was kept a book index, from A to Z, of the customers represented in the card index. In the big safe the money-lender kept an index case, in which was a record of certain information extracted from borrowers when they applied for a loan. It was on this information that Mr. Croft decided whether or not he would let the applican-

AMONG THE SHARKS

have the money he wanted. Brokers and other people who got loans on approved securities did not appear in this list, and with them Joe was to have nothing to do, directly.

The old bookkeeper kept the run of those accounts. For something over half an hour Croft was engaged with his new employee, posting him in his duties, and when he left the boy to himself, and returned to his room to see a customer, Joe suspected that his boss was to a certain extent a loan "shark." Joe had heard a lot about the fraternity, and did not have a very exalted opinion of their methods. It had never struck him that the time would come when he would enter the employ of one akin to them. Evidently he had done so, and the boy wished that his new boss was in some other business. Ten dollars a week, with a raise in prospect, was not to be sneezed at, however, and as he needed the money, he could not afford to quarrel with his job.

No loans in Joe's department came due that day, but a new applicant had been granted \$100, and he was called upon to add his name to his list of debtors. The customer signed six notes, aggregating \$1440, the \$40 being the interest and "expenses" of making the loan. Should he default even for a day in one of his payments he would have additional expense to meet in the shape of a protest fee, a brokerage fee, and a collection charge. This was the disadvantage borrowers faced who had no tangible security to put up. Although Mr. Croft had a considerable number of such customers on his books, they did not represent the bulk of the business done by him. The larger part of his money was put out on call or time on gilt-edged security among people connected with the old financial district.

The old man attended to this part of the business. That afternoon a broker whom Joe knew came in after a loan and the trader recognized him.

"Is this where you are now, Thompson?" asked the broker.

"Yes, sir."

"How long have you been here?"

"This is my first day."

"Well, take my name in to Mr. Croft."

Joe did so and the trader was admitted and secured a loan on a block of stock. When Joe worked for Broker Davidson he got off for the day around four. His office hours were now nine to five. Mr. Croft went away about four, and visitors calling after that hour had to call on the following day if they wanted to do business with him. When five o'clock came that day Joe handed such things as went into the safe over to the old man, who put them away. He took advantage of the chance to get a little better acquainted with his office companion. His name was Hale, and he seemed to be a pleasant sort of man. Joe rather liked him and the sentiment seemed to be returned.

He told Joe that his predecessor was a young woman who had held her end up to the satisfaction of Mr. Croft, but she left to get married, and the money-lender was so put out about it that he said he wouldn't have another woman in his office.

"Girls will get married when they get the chance," laughed Joe.

"Of course," smiled Hale, "but Mr. Croft didn't

want Miss Richmond to leave because she was so useful to him. She was a very smart young woman, and she did things up the way he liked. There was no nonsense about her. I never thought a woman could—"

He stopped abruptly.

"Could what?" said Joe.

"Could be so businesslike," said Hale.

"That isn't what he was going to say first," thought Joe, who was a shrewd observer. "I hope I will give Mr. Croft equal satisfaction," he said aloud.

The old man gave him a curious look.

"You'll have to if you expect to stay," he said. "I intend to do my best."

"You are not troubled with sentiment, I suppose?"

"Sentiment! What do you mean?"

The old man scratched his chin and looked hard at the boy.

"You'll learn what I mean after you've been here a while," he said. "Business is carried on here in a very matter-of-fact way. We have a certain line of procedure, from which we do not vary. Those who have dealings with us, particularly in your department, must conform to our rules and regulations. Understand?"

"That seems to be all right. A man has the right to conduct his business in his own way."

The old man nodded.

"We conduct our business in our way. You will have to fall in with that way. You must allow no considerations of any kind—any kind," repeated the old man, with emphasis, "to sway you from the methods of this office. If you show any weakness, it will react to your disadvantage."

Hale reached for his hat and coat, told Joe to report promptly at nine o'clock in the morning and left him to lock up, which he did right away.

CHAPTER II.—The Thompsons At Home.

Joe Thompson was the son of a little widow who lived on the upper East Side, where rents were cheap in comparison with more pretentious localities. He had a sister named Grace, a beautiful girl, who was as sweet as she was beautiful. Grace was one year his junior, and was employed as cashier in a large butcher shop in Lenox avenue, near One Hundred and Twenty-fifth street.

Brother and sister were devoted to each other, just as they were both devoted to their mother, and their united earnings kept the pot boiling in good shape. When Broker Davidson went out of business, Joe found himself out of a job. The broker had placed him, as he thought, with another trader, but at the last minute that trader took on a relative, and this dumped Joe unexpectedly. He lost two weeks answering advertisements and looking around the financial district, and then he got the reply from Nicholas Croft, which landed him in his present place.

His two weeks and two days of enforced idleness made some difference to his mother, for living was pretty high to what it used to be, and she had not saved anything for a rainy day, owing to a two-months' illness Grace had suffered some months before, the expenses of which had

eaten up the little money she had had in a savings bank.

That's why Joe was uncommonly anxious to get a new place, and why he felt so good when he went home that afternoon. It was about six when he entered the five-room flat they occupied. His mother was in the kitchen cooking supper and the smell of the steak made Joe's mouth water. They always had plenty of meat, for Grace got it at a reduction from the regular retail rate, which was high at her store, owing to the class of customers catered to, and she brought some home with her every evening.

"Mother, I've got good news for you," said Joe jubilantly.

"I'm glad to hear it," smiled the little widow. "Have you got a position at last?"

"Yes. I'm a clerk now at ten per."

"This is two dollars more than you got with Mr. Davidson. You will be able to make up what you lost."

"It will take me six months to do that, but by that time I may get a raise."

"What—so soon?"

"My new boss intimated as much."

"You must have got a nice place."

"I don't know how nice it is, but it seems to be all right as far as I can judge from my limited experience. I'm with Nicholas Croft, a Wall Street money-lender, in the Anchor Building."

"That sounds good," said his mother.

Anything that had the ring of the financial district sounded good to her.

"I got along all right to-day, so I think I'll hold on."

"I trust you will. We can't afford to have you idle."

"I should say not. Living these days is a very serious proposition."

"It is, indeed. I wish I could do something myself to help things out."

"You do enough, mother, in attending to the house. It is Grace's duty and mine to act as the providers. I hope some day to be able to hold the whole end up myself and let Grace have a rest. It is really too bad she has to work."

"She doesn't complain. Ever so many girls have to work to help support their families. It wasn't so when I was young. Then the girls helped around the house. Things have changed greatly in the last few years."

"I guess so. Why, almost half the passengers in the trains, morning and evening, are girls going to or coming from work."

At that juncture Grace came in and was soon in possession of the good news.

"I'm awfully glad that you've got a position at last, Joe," she said.

"You aren't any more glad than I am. We'll be able to go somewhere of an evening, now, and take mother."

"I hope so. How much pay are you going to get? As much as before?"

"Two dollars more."

"That's fine."

The little family sat down to the evening meal in excellent spirits. The ten dollars Joe was to receive looked big to them.

"I heard a sad story to-day," said Grace. "The butcher in charge of our branch store on Seventh avenue lost his little boy some months ago. Prior

to that his wife had been sick a long time and the expenses of her illness used up all his ready money outside of his wages. He found it necessary to borrow money to pay the cost of the boy's funeral and the doctor's bill. Somebody referred him to a loan agent and he got \$150 on the strength of his position, without security. He arranged to pay back so much a week. One Saturday night he lost his week's wages on his way home, and he wrote the loan man, asking for a little time. Next day a collector called on him and demanded the amount due, plus \$8 charges. The butcher protested, but it did no good.

"The loan man threatened to call on his boss and demand his money if he didn't pay up. The butcher borrowed the money on his wages and paid up. But this only put him in a worse position, and in a month he defaulted in his payment to the loan man again and was charged another \$8. Finally the loan man agreed to cancel the old note if he would make a new one, which put him deeper in his debt. The butcher felt compelled to do it. Soon afterward he got sick and was away from the store two weeks. He was dunned and abused by the loan man, with charges piling up against him which he couldn't pay at all. After making an effort he threw up his hands and shot himself."

"That was tough," said Joe.

"On the top of that the loan man tried to get the boss to pay him something, but he was thrown out of the store."

"Good! Served him right. What did your boss have to do with his employee's debt?"

"Nothing, but as there was a week's wages coming to the butcher the loan man thought he could intimidate the boss into paying it to him. Afterward when it was sent to the widow the loan man called on her and threatened to have her arrested if she didn't give it to him. People in the house interfered in her behalf and the loan man had to get out, but they say he used awful language, denouncing the dead man as a swindler, and nearly driving the poor woman crazy," said Grace.

"If I'd been there I think I'd have kicked him downstairs," said Joe, in a burst of indignation.

"Oh, no, he could have had you arrested for assault. You can't take the law in your own hands."

"I'm afraid there is no law that will reach those men. He should have been pulled in for creating a disturbance and using bad language."

"I suppose he would have got off with a small fine."

"Even so. He would have been hit in a tender spot—his pocket."

"We took up a collection for the widow to-day in both stores. I gave fifty cents. It was as much as I could afford—more, in fact, for I did not know Joe had got a position."

"Maybe the sacrifice you made in so good a cause got me the job. Who knows?" said Joe. "A sort of casting your bread on the waters."

"I don't know," said his sister. "I felt so sorry for that poor woman I would have gone hungry a whole day to help her."

"You're a good girl, Grace, and I'm proud of you," said Joe, kissing her. "It is the poor who always help the poor."

Next morning Joe carried a note from Croft to

another money-lender, whose office was on Broadway.

"Well, what do you want?" asked the red-headed office boy, who confronted him.

"I want to see Mr. Steel," said Joe. "I've brought a note for him."

"Hand me the note and I'll take it in," said the youth.

"No, you won't," replied Joe. "I'll take it in myself."

"I don't think you will!" leered the lad with the auburn locks.

"All right. The note goes back. My orders from Mr. Croft were to deliver it in person."

"Are you from Croft?" said the youth, with a change in his manner.

"I am. I have the honor to be his general loan clerk."

"Why didn't you say so at first? You must be new there."

"I am."

"What is your name?"

Joe told him.

"Wait a minute and I'll tell Miss Baker."

A minute later Joe was ushered into the private room and the presence of a lady of perhaps thirty, who had a very business air about her.

"I'll take the note you brought," said the lady.

"It is for Mr. Steel."

"I am Mr. Steel," said the lady, with a slight smile.

"You mean you represent Mr. Steel?"

The lady nodded and held out her hand.

"I transact all the business in this office. Mr. Croft should have told you. How long have you been with him?"

"This is my second day."

"I see. You are new. Whom did you work for before you went to Mr. Croft?"

"A stockbroker named Davidson."

"When you call hereafter on business for Mr. Croft ask for Miss Baker. Now I will take the note."

Joe handed it to her and she opened and read it. She went to a large safe in the room, pulled out a certain drawer, the interior of the safe being fitted altogether with drawers, like a jeweler's safe, only the drawers were deeper, consulted a card index, returned to her desk, wrote something on a pad, enclosed it in an envelope, addressed it to Mr. Croft and handed it to Joe. On his way out Joe noted the fact that all the employees of the office were women except the red-headed boy, who seemed to think a whole lot of himself.

"Ta, ta, Thompson," he said, with a grin.

Joe nodded offhand and left the office.

"That's a fresh lad," he thought; "but you might expect that when he's thrown in with a lot of women."

He hurried back to the office and handed in his note to the boss.

"I didn't see Mr. Steele," he said. "I gave your letter to Miss Baker. She told me she was it. As she appeared to be, I took her at her word. She said you should have told me."

The ghost of a grin wreathed Mr. Croft's mouth.

"You'll know next time," was all he said, as he took the note.

CHAPTER III.—Frank Havens.

About one o'clock that day, just after Joe had returned from his lunch, a young man of perhaps twenty-one years of age, came into the office and asked for Mr. Croft.

"Not in at present," said Joe, regarding the visitor with some interest, because of his looks and the frank and ingenuous expression of his face.

Joe had never met any one who attracted him so much as this young fellow.

"When do you expect him in?" said the caller politely.

"He is likely to be in any moment. That gentleman sitting yonder is waiting to see him. You had better take a seat."

The young man sat down and Joe returned to his desk. Presently he heard old man Hale hemming and hawing in what seemed to be a significant way, and looked up. The bookkeeper motioned him to come to his desk.

"Want to see me, Mr. Hale?" said Joe.

"Yes. That young chap who just came in and asked for Mr. Croft is one of your debtors. His name is Havens, and he belongs to your department. There isn't the least bit of use of his waiting to see Mr. Croft. He'll only be referred to you to attend to. If I'm not mistaken, he's come here looking for an extension of time on his current note, which will be due probably tomorrow or next day. You can tell by looking up his name in your card index. Go back to your desk and make yourself acquainted with his account as it stands, and then call him to your desk and hear what he has to say."

"You'll find he's after an extension. If he wasn't he wouldn't be here a day or two in advance of his time. None of our debtors are throwing the money back at us. They hold on to it till the last gun is fired, as a rule, and then most of them come up grudgingly, as you will learn when you are better acquainted with the business. Remember in dealing with this young man that you must keep up a stiff front. He will doubtless hand you some hard luck story. That's what we always get from these people when they find the shoe beginning to pinch. If we were to give an inch, they'd want an ell. Don't let anything this chap tells you move you to yield an eyelash in the way of accommodation."

"Mr. Croft won't stand for it, so you'd only hurt yourself in his estimation, while you'd do the young fellow no good. I tell you this, Thompson, because I rather like you, and I want you to hold on here. Recollect, there is no sentiment in business in general, and least of all in this office."

The old man turned to his ledger, and Joe, feeling a bit uncomfortable, for at that moment across his brain flashed the sad story his sister had told at the supper table the evening before about the butcher and the loan shark, returned to his desk. He knew that Mr. Croft was not supposed to be a loan shark, but a regular Wall Street money-lender, whose dealings were presumably fair and above-board, and along the same legitimate lines as those of a bank; but for all that the department over which he had charge

savored strongly of the loan-shark methods, as he was beginning to find out.

Had he looked into a few of the information cards in the big safe, he would have discovered that the security on which these small loans had been made was the prospective wages of the borrower, and that each one had given some reference, which had been looked up before he got the money he wanted. Had he studied the cards closer, he would have noticed that while his security was what might be called intangible, and not to be compared with real security, still the loan was hedged about by certain safeguards that could be brought to bear upon the debtor if he tried to "welch." Had Joe known more about his department he would have been a great deal more uncomfortable, for he was not at all in accord with loan-shark methods.

He was to learn many things before long, and among others that his boss was indirectly connected with the loan-shark trust, which was doing a land-office business not only in New York and vicinity, but in every State in the Union. Joe took out his index book and looked up "Havens." From this he learned that the young man's name was Frank, and that his payments were due on a certain date. That date was two days hence. Evidently old man Hale was good at guessing.

It was easy to find Frank Havens' card in the index box. It was near the front, and gave briefly all the particulars of his loan, with the list of the various credits on the back. He had originally borrowed \$75 and had agreed to repay it in eleven monthly instalments of \$10 each, which included interest at six per cent. and other costs. The "other costs" not specified on the card, were six times the legal rate of interest. Joe was paralyzed when he noted that the borrower was assessed \$35 for the loan of \$75 for eleven months though each month the debtor reduced the loan by an eleventh part of the total extortionate amount.

"Holy mackerel! If this isn't on the loan-shark order, I don't know what is," he thought. "A fellow must want the coin pretty bad when he's willing to pay that much for the use of it."

Turning the card over, he saw that Havens had promptly paid five of the instalments, or \$50, and still owed \$60. Perhaps for some reason Havens wanted to pay another slightly in advance of the time, or perhaps he wanted two or three days' grace on the next payment. From what Joe had heard about the loan-shark business he understood that the fraternity were not in the habit of giving any grace. At least not without some compensation. Joe went to the rail and beckoned to the visitor.

"Your name is Frank Havens, I believe?" he said.

"Yes," said the young man, in a tone that showed his natural refinement.

"Step inside the rail and tell me your business. I have an idea that if you wait to see Mr. Croft he will refer you to me, as I have charge of the miscellaneous loan department, so you will save time by seeing me," said Joe.

"When I was here last a young lady was at that desk," said Havens, as he walked inside. "Have you taken her place?"

"I have."

"I always paid her the money as it came due," he went on, sitting down. "My next instalment will be due the day after to-morrow."

Joe nodded.

"It will be impossible for me to meet it for a week; so I called to ask for that much time."

"I'm afraid we cannot grant your request," said Joe, in as kind a tone as possible. "We conduct our business on systematic lines, and Mr. Croft does not care to make any exceptions. Every one is treated alike. I am sorry, for I'd like to help you out, but I'm only an employee, and a new one at that, and have no say in the matter."

"But you say you have charge of this department?"

"That is true; but I have no authority to make any concessions. If I did, Mr. Croft would veto them, and I would get a calling down."

"If you can't do anything for me, I'd better see Mr. Croft, anyway. Perhaps when I show him how utterly impossible it is for me to pay under a week at least he will give me a chance. I have heretofore paid up promptly."

"The record shows that you have," said Joe.

"I have returned two-thirds of the money already—I mean the money actually loaned to me. When I have settled the loan I will have paid \$35 in interest and charges. That is a big premium to give for a small loan, but circumstances compelled me to do it, for I had to have the money, and I had no security to give except the statement that I was steadily employed at good wages. My mother has been taken ill and I have used up the money I had put aside to pay my instalment. That's why I can't pay until next Monday."

At that moment Nicholas Croft came in and passed into his private room. Old man Hale went in after him. He came out in a few minutes and told the man who was waiting outside the rail to go inside. After an interval of fifteen minutes the man came out and went away. Croft followed him, holding a paper in his hand. Havens got up and intercepted him.

"Well, what can I do for you?" said Croft coldly.

He recognized Havens and suspected he was after a favor. The young man stated his case.

"Hum!" said the money-lender. "You have been talking the matter over with my clerk, I suppose?"

"Yes, but he told me he had no authority to grant any concessions."

"He is in charge of the department. If he said he could grant no time that settles it. I never interfere with the action of my clerk. He knows his business. If he didn't, he wouldn't be here. Good day, sir," and Croft passed on to the old man's desk.

Havens hesitated and then stepped back to Joe's desk. The boy had heard all that passed between his boss and the visitor. He saw that Croft had thrown the responsibility on him, and yet he knew he could not act in the matter as he would have liked to. The boss's words, probably intended for his ear, "He knows his business. If he didn't he wouldn't be here," carried with them a significance he could not disregard and hope to retain his job. He felt sorry for the young man, but he had to consider himself.

"Charity begins at home," and so when Havens

made another appeal to him he felt obliged to turn it down, and the young man went away looking very downhearted.

CHAPTER IV.—Joe Meets An Acquaintance.

On his way back Croft stopped at Joe's desk.

"You gave the young man to understand that he must pay up promptly, I suppose?" he said, in a cold, businesslike tone.

"Yes, sir; that appears to be the rule of the office."

"I am glad to see that you understand the rule and stick to it. That is what I hired you for. We never make concessions of any kind under any circumstances. The young man asked to see me in the first place, I understand?"

"He did. I told him to wait, as I was not aware he had an account with you. When Mr. Hale, who recognized him, told me that I was the person he should see, as it would do him no good to see you, I called him to my desk and heard what he had to say."

"That was right. I don't wish to be bothered by any of these people who have small loans running with us. I expect you to take care of them and give them their answer. As you are not acquainted with the debtors in your department yet, Mr. Hale will see that they reach your desk. Don't waste any of your time with them if they are not prepared to pay up. Give them to understand in the fewest words that they must settle on the day their note comes due or it will be protested and the costs will be added to their account."

Joe nodded.

"This young Havens' note—is it due to-day?" asked Croft.

"No, sir. Not until the day after to-morrow."

"Very well. He has two days to find the money in, so he has no cause for complaint. Should he fail to pay by one o'clock Saturday, when we close up, you will notify me the first thing on Monday morning. Understand?"

Joe understood, and the money-lender returned to his room. The boy went on with his work, but he didn't feel good. The pathetic face of Frank Havens haunted his thoughts. He feared that the young man wouldn't meet his note on Saturday and that would pile up trouble for him.

"I wish I'd caught on with a broker instead of this place," he thought. "I'm afraid Mr. Croft is a Shylock. I wonder if any other Wall Street money-lender is in the miscellaneous loan business, too. There is a whole lot more profit in lending small sums at exorbitant profits than in the regular business. By lending his money out on the instalment payment plan, he can loan the same money over several times, and each time make a big rake-off in expenses. I wonder what those expenses are? I must ask Mr. Hale."

He did later on and Hale told him that the borrower was charged from \$2 up, according to the amount of his loan, for investigating his references, though his charge was only made once—that is, when the borrower paid up and then wanted a new loan he did not have to pay that expense charge again. Hale said that he was

charged a bonus in proportion to the sum wanted, which included everything.

"Then I suppose the \$35 Havens has to pay in connection with his \$75 loan figures up about \$25 bonus?" said Joe.

The old man nodded.

"Isn't that kind of rubbing it on a chap?"

"He is not compelled to borrow the money, nor is he even compelled to pay the charge for investigating his responsibility, if after having made the application he declines to take the loan."

"It seems to me that the more a person needs a loan the worse he gets soaked."

"Will you tell me where a man without tangible security to put up can borrow money at the legal rate?"

"Nowhere that I know of unless he can get it from a relative or friend," said Joe.

"Then what is a man going to do if he positively must have money to settle some pressing claim, or to pay an undertaker for keeping his wife or his child out of Potters Field? The loan brokers came into existence to fill that want. If their charges are specially high it is because they are taking a certain element of risk. If they loan money on furniture they've got to take the chance of the borrower defaulting in his first payment, in which they've got to go to the trouble and expense of taking possession of it and selling it at auction, and second-hand stuff of that kind doesn't fetch much."

"If, like Mr. Croft, and others, they loan money on the strength of a man's situation and the wages he earns, they run the risk of his losing his job and possible departure from the city. The people who pay their loans up promptly have got to stand for the swindlers, just as a tradesman charges his bad debts proportionately around among his customers who always pay their bills."

"Your argument is good enough in its way, but in my opinion the proportion of money lost by a loan broker is small in comparison with the provision he makes to offset it. For every dollar he loses he easily clears twenty."

"You forget that it costs something to run his business—in rent, clerk hire, advertising, and other expenses."

"It costs every man in business something to run it, and most men in regular trade are satisfied with a reasonable profit. For instance, Mr. Croft does not look to make a profit of two or three hundred per cent. on what I call his regular loan business. He must be guided by the rate of money as offered, or asked for, at the Exchange, or he wouldn't do any business. If the banks have lots of money to loan out, the rate will be low. If the banks have little or no money to put out, it will be high, and the money-lenders will have a field day," said Joe.

"You seem to understand something about the matter," said the old man.

"I haven't been in Wall Street three years for nothing. I believe in picking up all the information I can."

"You're a pretty smart boy," nodded Hale. "Apply your smartness to Mr. Croft's interests and he'll take care of you, I promise you."

Next day a dudish clerk that worked in an office next to that occupied by Mr. Davidson when he was in business, came into Mr. Croft's place. Joe knew him and he knew Joe.

"Hello, Atkins! What can I do for you?" said Joe, meeting him at the rail.

The dude clerk seemed greatly taken aback and looked confused.

"What are you doing here, Thompson?" he asked.

"Working here, of course."

"The dickens you say! Since when?"

"Since I got the job."

"When did you get the job?"

"The other day."

"I would like to see Miss Richmond."

"She's not here any more."

"No?"

"No. She left to get married. I am attending to her department now. Have you come to pay your instalment, which is due to-day? I've been expecting you, for I saw your name in our card index, and it bore the date of to-day. Come inside and take a seat."

Atkins walked in rather sheepishly, for he felt mortified that Joe should know he had borrowed money on the instalment plan.

"Look here, Thompson, you won't give me away, will you?" he said anxiously.

"Give you away! How?"

"You won't tell anybody connected with our office that I am dealing with Mr. Croft. I would not hear the last of it. If the boss heard about it he might not like it, and hand me a lecture."

"Don't worry. All business done here is private and confidential. No one shall learn from me that you are doing business with this office. I want \$10 from you and you can have your note for this month to tear up."

Atkins handed over the bill and received his note stamped paid.

"This is a better job than you had with Davidson," said Atkins, putting his canceled note in his pocket.

"There's more money in it," replied Joe.

"You're a full-fledged clerk now."

"Full-fledged, am I? Then maybe I'll sprout a pair of wings soon," grinned the boy.

"A mustache, you mean."

"Not for three or four years yet, if I do then."

"How do you like the position?"

"All right," said Joe carelessly.

"This is the first time I ever got money on my face," said Atkins. "I got a tip on the market and I borrowed the money to make a killing."

"Did you make it?"

"No. A screw worked loose in the deal and I lost half of my margin."

"And now you are paying the piper."

"Yes. It's a dear way to get money. I'll be glad when I'm through coming here. I borrowed \$100 and the accommodation will cost me \$40. As I lost half of the \$100, I'm \$90 out on the tip."

"I got hold of several tips while working for Mr. Davidson and some of them were winners, but I never had any money to put up on them. There's money to be made in the market if a fellow has luck. If I had \$100 to spare I'd slap it into the first good thing I came across. I might get a financial start that way."

"More likely you'd drop your money as I did," said Atkins, getting up.

"That's a chance a fellow has got to take if he

speculates. Well, so long. I'll see you again next month—if I'm here."

"You expect to be here, don't you?"

"Yes, but there's no telling how the cat will jump these days."

"Then you don't feel sure of your job?"

"I can hold it if I try hard enough."

"You'd better try hard, then, for clerkships aren't picked up every minute in Wall Street."

"That's right," nodded Joe. "It took me two weeks and two days to annex this."

Atkins took his leave and Joe went on with his work. Next day was Saturday, and Joe hoped that Frank Havens would appear and pay his instalment, but he didn't come up to the time Joe got his pay for a full week and put his books and important documents in the safe.

"I feel sorry for Havens," he said to the old man, as he put on his hat.

"Defaulted in his instalment, has he?"

"Yes. He hasn't shown up with the money and I'll have to report him to Mr. Croft Monday morning."

"A collector will call on him Monday with a demand for the balance of the loan in full, and the fees amounting to \$7.49."

"If he can't pay the \$10 instalment, how can Mr. Croft expect him to come down with \$67.49?"

"Mr. Croft won't worry about that."

"What will he do if Havens can't settle?"

"You or I will be sent to call on his employer."

"What has his employer got to do with the matter?"

"Mr. Croft holds an assignment of Havens' wages as security. His pay will be attached."

"Does he get pay enough to cover the amount he owes?"

"No. An arrangement will be made with his employer by which we will collect a certain proportion of his salary on each payday."

"Then Mr. Croft is sure of getting his money?"

"Reasonably so," said the old man, starting for the door.

"It's sheer robbery!" muttered Joe, as he walked out.

CHAPTER V.—Joe Finds a Prize.

Joe walked down to Hanover Square to take an elevated train there from the station to 125th street and Third avenue, where he always got off. As he was crossing Hanover street he saw an oblong envelope lying in his path. He picked it up, for it looked bulky to him, and he thought somebody might have dropped an important document or two. It was a plain envelope without any writing on it and had a rubber band around the middle. Joe removed the band and opened the envelope. Inside was a bunch of bank notes.

"Gee! Here's a find," he muttered. "I wonder who lost this?"

As Joe came out on the Square he saw a couple of girl stenographers ahead that he knew. He hurried forward to intercept them. There was quite a crowd of clerks bound for the station stairs, the latter with their pocketbooks, containing their week's wages, in their hands. One of the two girls Joe knew, Miss Sanderson by name, was carrying a small bag, made of steel spangles, joined closely together, swinging from

her fingers in a rather careless way considering that it held her purse with \$16, as well as other things.

Joe was yet several yards behind the girls when a dapper-looking young fellow, who had been edging up to them, suddenly snatched the bag out of Miss Sanderson's hand and started across the Square at a dead run. The girl screamed, people looked around, and some confusion ensued, in the midst of which Joe, who had seen the theft, started after the rascal at full speed, shouting, "Stop, thief!"

The crook reached the street corner and made for South street. Glancing around, he saw that the boy was closing in on him. He darted into a doorway and ran back into the yard. Joe spotted the place and followed him. The crook was scaling the fence when Joe got to the back door. The boy followed him over and through a passage to the next street. The rascal, while running, had opened the bag, pulled out the purse and dropped the bag in the passage. Joe picked it up, shoved it into his side pocket and continued the pursuit, for he wanted to land the crook in the station house. The dapper young man could run as well as Joe, and he reached South street well in the lead and vanished around the corner.

When Joe turned the corner he did not see him anywhere. It was clear he had entered another doorway, otherwise he couldn't have got out of sight. Whether he had gone into the first or second one the boy could not tell. He spied a couple of bootblacks on the walk.

"Say, did you see a well-dressed fellow come around the corner on the run?" he asked them.

"Surest t'ing yer know," replied one of the kids. "He went in dat door."

"Thanks," said Joe, and he went into the same doorway.

He looked up the narrow stairs but could see no one, then he followed the hall back to the rear and looked out in the yard. No one was there. The crook might have come there and scaled the fence into the next yard on either side. If he hadn't come there, he had gone upstairs. Joe returned to the stairs and went up. The second floor was occupied by some business. Joe tried one of the doors, found it unlocked, and looked in. Two or three employees were there at work, but the dapper young man was not visible. There was no hiding place in the hallway, so Joe tried the next floor, which was the top of the house.

When he got up there he found the object of his hunt seated on a box smoking a cigarette. The fellow jumped up, but there was no escape for him, for Joe had him blocked. He sat down again and watched the boy come toward him.

"So this is where you are, is it?" said Joe.

"Who are you talking to?" asked the crook, blowing a cloud.

"You. You're a thief, and you've got to go to the station house with me."

"Say, you're dippy, aren't you? What kind of gaff are you giving me?"

"You snatched a girl's bag away from her on Hanover Square."

"I guess you're dreaming, young fellow."

"We'll let the police decide whether I am or not. Come with me," and Joe grabbed him by the arm.

"Hands off! Do you want to get hurt?"

He tried to shake the boy off, and finding Joe's grasp too strong, he aimed a short blow at the lad's face. Joe ducked, seized him about the waist and in the struggle they fell behind the box, with the boy on top. On the floor Joe saw a lady's pocketbook empty of its contents. The boy understood at once that the rascal had taken it out of the bag before throwing that article away. After reaching that floor he had cleaned out the pocketbook, and whatever had been in it was now in his possession.

The only way he could bring any proof against the crook was to shove the pocketbook into his pocket without his knowledge so it would be found on him when he was searched at the station house. But it was going to be some job to get him to the police station. In the tussle that took place between them, Joe got the wallet in his pocket. At that moment a door opened and two men came out. Joe called out to them and they stopped.

"Is there a telephone in the building?" Joe asked. "I've caught a thief and I want a policeman sent for to take him to the station house."

"I've got a phone in my shop," said one of the men, as the two came up.

"Then oblige me by telephoning for a cop to come up to this floor to get this chap," said Joe.

"Don't you do it. This boy is crazy. Take him off me," said the crook.

"He stole a young lady's bag on Hanover Square and I've followed him to this place."

"That's all rot," said the crook. "If I stole a bag I'd have it."

"He threw it away after taking out what was in it and I picked it up."

The dapper young man declared that there wasn't a word of truth in Joe's statement.

"Send for a policeman and he'll straighten the matter out," said Joe.

The man decided to phone for a policeman and he went into the shop and did so. The men were curious to see the end of the adventure and waited for the arrival of the policeman. In the meanwhile Joe hung on to his prisoner. In the course of fifteen minutes the officer arrived. Joe told him to arrest the crook, and explained the case. The dapper young man protested his innocence. The cop said he would escort them both to the police station and let the accusation be sifted out there. This suited Joe, and it had to suit the prisoner. Anyway, he didn't see how any charge could be sustained against him.

He was prepared to swear that whatever money was found in his pocket was his own, and he guessed no one could prove that it wasn't. The officer took Joe and the accused to the station house and lined them up at the desk. It happened that word had just been received over the phone about the robbery on Hanover Square, with a general description of the thief given by Miss Sanderson and her friend, so when Joe told his story the dapper young man was regarded with suspicion by the man at the desk.

Joe suggested that he be searched. This was done, and the empty pocketbook and a roll containing \$16 was found on him. The crook was much taken back at the sight of the wallet, which he had dropped behind the box in the building where he had taken refuge. He declared the charge was a frame-up, and that Joe had put the

wallet in his pocket. The captain was called to pass on the case, and after hearing the facts and looking the young man over, he ordered him to be locked up and taken to the Tombs.

"He will be brought into court in the morning," said the captain to Joe. "See that you are there to press the charge. You say you know the girl who lost the pocketbook? Bring her and her friend down with you so they can identify the prisoner if they are able to do so. In the meantime we'll see if he has a record."

Joe promised to be on hand and after handing the bag over to the captain returned to Hanover Square to take a train home. On his way uptown Joe recollects the envelope he had picked up on Hanover street, and as he had a whole double seat to himself he took it out and counted the money. It amounted to \$875, and there wasn't the slightest clue to the owner.

"I don't see how I'm going to return this money to the person it belongs to," mused Joe. "I'm honest enough to do it if I could. If I can't do it, why, of course, it belongs to me as the finder. Perhaps it will be advertised for. I must watch the papers. If the owner turns up I guess he'll be willing to pay a fair reward for getting it back. It would if I lost that amount of money."

When he got home he showed the envelope and the money to his mother, telling her how he had come in possession of it.

"My gracious!" she exclaimed. "That's an awful lot of money, Joe! How are you ever going to find the person who lost it?"

"I think it is very doubtful finding him. I hope he can afford the loss of it. It will be a great lift for us, this money. I guess we need more than the man who dropped it; but we can't call it ours until we've given the owner a chance to take it himself."

Joe put the money away in the bottom of his trunk and picked up the afternoon paper to finish reading the news. At six o'clock his sister came in for her supper. She had to go right back, for on Saturday evenings the butcher shop was open until eleven o'clock. Mrs. Thompson had supper ready when Grace appeared and the little family sat down to it without delay. Joe told his sister about the money he had found.

"And you don't know who the owner is?" she asked, somewhat excited at the idea of her brother coming into possession of such a lot of money.

"I haven't the slightest notion," replied Joe.

"Then you will keep it, I suppose?"

"I'm not going to throw it away."

"Of course not. If you keep it, I hope you'll be kinder to me. I need a new hat and gown."

"I couldn't forget you, sis, for I see you every day."

"Don't talk foolish. You know what I mean."

"If I find I can honestly hold on to the money, I'll see that you and mother are both provided for."

"You'd better give most of it to mother. She is the proper person to have it."

"I guess she is," said Joe.

After supper he walked as far as Lenox avenue along One Hundred and Twenty-fifth street with his sister, and then went on a block farther to see the baseball scores that were posted up in the window of the uptown office of an afternoon newspaper. As he was crossing Seventh avenue

he saw a very pretty girl ahead of him hurrying along. At that moment an automobile whirled somewhat recklessly around the corner from One Hundred and Twenty-fifth street and bore right down on the girl. She sprang back, slipped and fell upon the crossing. She uttered a scream of terror as the machine rushed upon her, the man on the front seat making a desperate but futile effort to stop the car. Fortunately, Joe was close behind the young lady. He reached forward, seized her in his arms and swung her out of the reach of the forward wheel, just in the nick of time.

CHAPTER VI.—Joe and Marie Havens.

The girl gave a gasp and fainted dead away, while a crowd began to gather. Joe lifted the young lady and carried her to the sidewalk.

"Don't crowd around, gentlemen," he protested. "The young lady isn't hurt. She has fainted, that's all. Stand back and give her air."

The crowd grew momentarily larger with fresh accessions, and those behind pushed forward to learn what had happened, so that Joe and his burden were in the center of a very small circle. Joe lifted the senseless girl again and pushed his way forward till he reached a store, which he entered.

"Will you fetch a glass of water?" he asked the clerk. "This young lady had a narrow escape from an automobile on the corner and has fainted. That crowd outside ought to be chased. There's nothing for them to see that should interest them."

Joe sprinkled the girl's face with the water that was brought, and she presently opened her eyes, after a sigh, and stared up into her rescuer's face.

"Oh!" she exclaimed, with a deep blush, "please let me go."

"Why, certainly," said Joe, releasing her. "I had to hold you while you were unconscious. I brought you here to get out of the crowd that gathered around us when I pulled you away from that automobile."

"It was you who saved me! I am so grateful to you, indeed I am," said the girl earnestly.

"That's all right. I was behind you when the car rushed around the corner and you slipped trying to avoid it. I grabbed you and got you out of the way just in time. I'm bound to say you had a narrow squeak of it. You fainted away in my arms; so you see I had to hold you up. I couldn't let you lie there in the street, could I, for the crowd to gape at?"

"No, no, you were very kind. I don't know how to thank you enough."

"Don't try. I am very happy to have been privileged to render you a service," said Joe, looking admiringly at the lovely face of the girl, which somehow put him in mind of ~~anybody~~ else he had met somewhere.

"You will tell me your name and where you live. My brother will want to thank you," she said.

"My name is Joe Thompson," said the boy and he added his address.

"Will you write it down for me? I'm afraid I

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will not remember it. I am so nervous and excited that I'm hardly able to go home."

"I'll see you to your home, if you wish. Where do you live?"

She mentioned a number in One Hundred and Twenty-first street, near Eighth avenue.

"I'll take you there, Miss—"

"Havens," she said.

"Havens!" he exclaimed, in surprise, and the resemblance she bore to Frank Havens flashed upon him at once. "You say you have a brother?"

"Yes."

"Is his name Frank?"

"It is. Do you know him?" she asked eagerly.

"I have met him, but I cannot say that we are more than acquainted in a business way—that is, if the Frank Havens I refer to is your brother; but I think he must be, for you bear a strong resemblance to him."

"We do look very much alike in our faces."

"He mentioned that his mother was ill."

"Then it must have been he you met, for our mother is quite sick. I was hurrying home from work on her account."

"Let us make a start, then," said Joe, who, after thanking the clerk for the water, led the girl out on the sidewalk, now clear again, the crowd having dispersed without the assistance of a policeman. They got very well acquainted during the few blocks' walk. Miss Havens said she was cashier in a large grocery store, and that her brother worked for a stock brokerage house in Wall Street. Joe in return told her he worked in Wall Street, too, and that his sister was cashier in a butcher shop on Lenox avenue.

"I should like you to meet my sister," he said. "She is a splendid girl, and I know you would just suit her. I hope you will permit me to introduce you."

"I shall be pleased to meet your sister. I am sure she is a nice girl. When my mother gets well you may bring her around to see us. My brother will, in the meanwhile, call on you and thank you for what you have done for me."

"Your thanks are enough, Miss Havens; but I shall be glad to know your brother better. I took quite a fancy to him when we met. He is a mighty fine young fellow."

The girl smiled in a pleased way and said her brother was the best young man in the world. By that time they had reached the entrance to the modest flat where the Havens family lived, and after ringing the bell and hearing the door lock click, Joe doffed his hat and said good-by to Miss Havens. He walked slowly back to One Hundred and Twenty-fifth street, his mind filled with a vision of the fair girl he had saved. After studying the ball scores he went into a drug store and looked up Miss Sanderson's address. He knew her father's name was Edward, and that he was a bookkeeper. Spotting what he guessed was the right address, which was on One Hundred and Seventeenth street, he went down there, and ringing the bell of one of the floors in the flat house, was admitted and found he had struck the right place.

"Why, how do you do, Mr. Thompson!" said Miss Sanderson. "This is an unexpected pleasure. Come right in."

"I will for a moment. I called on a little matter of business."

"Business! Dear me, what is the business? I'm awfully glad to see you, though."

"You had a bag stolen from you to-day on Hanover Square."

"Yes, I did. How did you know? I lost \$16 and some other things."

"I was right behind you and your lady friend at the time. I saw the fellow pinch your bag and I chased him. In the end I caught him and he's in jail."

"Is it possible! And I'll get my bag back? I'm awfully obliged to you."

"Don't mention it. I called to say that you will have to go to the Tombs police court with me in the morning, and we must take your friend along."

Miss Sanderson called her father in, introduced Joe and explained the case. Mr. Sanderson said he would accompany the party. Joe stayed an hour and on leaving said he would be on hand at ten in the morning, and he hoped Miss Sanderson would have her friend ready. They appeared at the court next morning and the two girls identified the thief, as did Joe, and Miss Sanderson identified her bag and stated what was in it at the time of the robbery. The crook was held for the action of the grand jury. Subsequently he was tried, convicted and sent to prison. On the following evening the bell rang in the Thompson flat and Joe, after pushing the button, went outside to see who was coming up. It was a young man whom Joe presently recognized as Frank Havens.

"How do you do, Mr. Havens. I'm glad to see you again. Come in the parlor," said Joe, leading the way.

"I didn't know it was you to whom my sister, as well as my mother and myself, are so greatly indebted," said Havens, grasping him by the hand. "My sister told me you said we had met, but as you did not say where, though I supposed it was somewhere in Wall Street when she said you worked down there. I was rather puzzled to place you. Allow me to express the gratitude I feel for the great service you rendered my sister. I assure you I shall not forget it."

"Say no more about it, Mr. Havens. Your sister thanked me and that covers the ground. I hope, though, that we shall become friends, for I'm bound to say that I like you."

"I shall be glad to continue the acquaintance, Thompson, for you look like a good fellow," smiled Havens, in his genial way.

"I want you to know my sister," said Joe, jumping up and leaving the room.

He returned in a few moments with Grace, and introduced the two. Havens was somewhat impressed by Miss Thompson's beauty and winning ways, and was soon on good terms with the young lady. After remaining an hour Havens got up to take his leave.

"You must come 'round soon again, Mr. Havens," said Joe.

"Yes, do," said Grace, who was greatly taken with the visitor.

"And bring your sister. I want Grace to meet her," said Joe.

"I will, as soon as our mother is well again. Marie told me that you wanted her to become acquainted with your sister. I am sure she

would like you very much, Miss Thompson," he added to Grace.

"Thank you for saying so, Mr. Havens," said Grace, giving him one of her sweetest smiles. "I shall be delighted to know her."

Havens bowed and then took his leave. It was a disagreeable task for Joe to report to Mr. Croft next morning the failure of Frank Havens to make his payment on Saturday, for he knew it would lead to unpleasant results. He was more interested than ever in the young man on account of his sister, and he was in a funk all the morning lest he should be sent around to call on Havens' employer with the demand for the payment of the whole debt, with the additional costs.

Joe, however, was too new to the office to be sent on such a mission. Miss Richmond, his predecessor, had executed the business on several occasions quite effectively. She was a young woman of good nerve, and not a particle of sentiment. Had she remained with Croft she would undoubtedly have risen to the post of manager of the office, and she would have made an ideal one for the place, particularly in connection with the miscellaneous loan department, which was growing. Old man Hale was dispatched on the errand. Havens worked for a broker named Forrest, who thought a good deal of him. Hale entered the office and asked for Havens. When the young man came out to him from the counting room Hale presented his demand for the balance of the loan and \$7.49 charges. Havens was a bit staggered.

"My note has five months yet to run," he protested.

"A default in any payment makes the whole amount due payable on demand," said Hale, "with costs."

"What are the costs for?"

Hale explained.

"That's an outrageous charge!" said Havens indignantly.

"That's our regular way of doing business."

"I won't pay such preposterous charges, and I can't pay the amount in full. I will pay the overdue instalment now, if you will give me a receipt for it."

"Must have the \$67.49. Can't take a cent less," insisted the old man.

"I don't know how you're going to get it. Ten dollars is all I can pay at this time."

"I'll have to see your employer, then. We hold an assignment of your wages, and when I return to the office and report to Mr. Croft your failure to settle he will get out an attachment."

"I understand from Mr. Croft that all loans we're private and confidential, and that under no consideration would my employer be informed about mine."

"As long as you paid up your instalments regularly your loan would remain a secret, but now, when it becomes necessary to attach your wages, we are obliged to see your employer, as he will be required to hold a part of your pay back each week to honor the attachment."

"I call that a rascally act," said Havens, with some energy.

Hale shrugged his shoulders.

"Is Mr. Forrest in?" he asked.

"He is. You intend to speak to him, then?"

"That's my orders. If he agrees to waive the

attachment it will save you some extra expense. Will you show me into his room?"

"There's the office boy. Ask him to announce you," said Havens, who saw that the old man was determined to put his programme through. The boy showed Hale into the private room. Five minutes later Havens was summoned by the broker.

"This man tells me that you owe Nicholas Croft, the money-lender, the sum of \$67.49, and that you refuse to settle. Is it so?" asked Forrest.

"To a certain extent it is true, sir," said Havens. "Six months ago my sister was taken seriously ill and I found it necessary to raise \$75 to meet the expenses of her sickness. I called on Mr. Croft and secured the loan, but as I had no security to offer, and as I wished to pay it off in monthly instalments, I had to sign a note by which I bound myself to repay him the sum of \$110 in eleven equal instalments of \$10."

"Do you mean to say that he charged you \$35 interest for the use of \$75 under the conditions you have stated?"

"No, sir. He charged me six per cent. interest on the \$75 for eleven months, or about \$4.13. To this he added \$2 for investigating my reference. There were some fees for drawing up the papers and recording them, which brought the amount up to \$10. Then I had to pay \$2.5 bonus. That makes the \$35. It was an exorbitant charge, but as I agreed to it I am not protesting against it now. What I do protest against is the \$7.49 that has just been tacked on to the \$60 balance I owe because I was unable to meet my last instalment, due on Saturday. I am ready to pay the \$10 now, but this man refuses to accept it. He insists on having the six remaining instalments, and the \$7.49 added, because of my failure to pay the \$10 on Saturday."

The broker whistled.

"I am to understand that Croft charged you altogether \$35 for the loan of \$75, the entire amount to be returned to him in eleven equal payments of \$10, and because you have let one of these payments lapse for two days he is demanding a forfeit of \$7.49 additional?"

"Yes, sir."

"You will kindly give me an itemized account of the \$7.49, sir," said the broker, turning to Hale.

"Protest fee, \$1.49; brokerage, \$1, and collection fee, \$5," said the old man.

"And you expect to collect that, plus the \$60, from me?"

Hale said that Mr. Croft felt reasonably certain of doing so.

"Return to Mr. Croft and tell him, with my compliments, that I'll see him to the mischief first," said Forrest, with some energy.

"Then Mr. Croft will get out an attachment on the young man's assignment, and there will be additional charges to pay."

The broker rang for his office boy.

"Show this man out," he said sharply, and Hale went out. Then Forrest turned to Havens.

"I am sorry you were so foolish as to go to a man who appears to be something of a loan shark while presuming to be simply a regular money-lender. Why didn't you ask me for the \$75?"

"I didn't like to ask you for it, sir," replied Havens.

"Well, you made a mistake. I would have been glad to help you out. Now to settle your indebtedness to Croft I shall offer him \$30 in full, that will make \$80 in all, \$5 being twice as much as he is rightfully entitled to, with the gentle hint that if he insists on carrying out his own programme that every broker in Wall Street shall learn, within twenty-four hours, the kind of side business he is engaged in. I doubt if he will care to risk the publicity."

Forrest was as good as his word, and sent the letter, and his check for \$30, with the demand for the return of all the documents in the case. Croft accepted the check and returned a receipt for the debt in full. He knew better than to fight the matter.

CHAPTER VII.—In the Hands of Cupid.

When Mr. Croft told Joe that Havens had settled his loan in full and directed him to tear up the index card relating to his account, the boy wondered how the young clerk had effected the settlement. He was greatly pleased that Havens was out of his boss's clutches, and he most earnestly hoped that the fact that he was clerk to the money-lender, and in charge of the Shylock department, would not give him a black eye with the Havenses. He was already more than half in love with Marie Havens, and was anxious to know her better.

During the week several Wall Street employees came into the office and paid instalments on their accounts. Joe watched the lost and found column in several of the morning dailies, but did not see the envelope with the \$875 advertised, so he began to figure that the money was as good as his own. On Thursday he learned that A. & D. was being cornered by a syndicate that intended booming it. Without saying anything to his mother, he carried \$500 of the money he had found down town with him on Friday morning, and when he went to his lunch that day he went around to the little bank in Nassau street and put it up as margin on 50 shares of A. & D., at 85.

When he went home he saw by the market report that the price had gone up a point. When the Exchange closed at noon next day it was up half a point higher. As he left the Anchor Building about one o'clock, with his pay in his pocket, he met Havens on his way home.

"How do you do, Mr. Havens!" he said.

"Glad to see you, Thompson," said Havens, and they shook hands cordially.

"How is your mother getting on?"

"Very nicely, I am glad to say."

"Glad to hear it. I see you settled up with Mr. Croft."

"Yes. My employer did that for me, and saved me money."

"The \$7.49 charges? Between you and me, that was an outrage."

"He saved me from that extortion and \$30 more."

"Thirty dollars' more? How did he manage it?"

"I owed Croft \$50. Mr. Forrest sent him \$30

and told him that was all he'd get. That made \$80, so that I only had to pay \$5 for the accommodation, which was all Croft was entitled to, Mr. Forrest said. He's a robber. Excuse my frankness, seeing he's your employer, but that's my opinion of him."

"It wouldn't be right for me to express my opinion of him, as I am working for him, but I'm free to say that I don't like his methods. I've only been with him two weeks, and I intend to leave him as soon as I can pick up another job. I am not suited to the loan-shark business. I hated like sixty to refuse your request for a few days' time. It was a fair and reasonable favor under the circumstances in which you were placed. But I had no alternative. I had to do as I was told or be discharged right off the reel, and I could not afford that, for I was out two weeks previous to getting the job, and we needed the money."

"I don't blame you, Thompson. When you're in Rome you have to do as the Romans do."

"I'm glad you don't hold it against me."

"Certainly not. Do you suppose I would harbor unfriendly feelings toward you after what you did for my sister?"

"Oh, never mind that. I would like to stand with you on my own merits. You will know me better after a while if you are willing to keep up the acquaintance."

"I shall be glad to keep it up," said Havens, thinking of pretty Grace Thompson, who had made a great impression on him.

"When will you bring your sister around to see us?"

"If my mother continues to improve I might bring her around to-morrow evening."

"Do so. My sister is quite anxious to see her."

Grace had so expressed herself to her brother, but underneath it was a desire to see Frank Havens again, which would be satisfied if he brought his sister on the promised visit. Marie Havens also showed a desire to make the acquaintance of Grace, but if the truth were told she was more desirous of meeting Joe again. Havens said he would surely bring his sister if he could, and Joe shook hands with himself at the prospect of seeing the fair Marie soon again. They went up-town together on the Third avenue line, though Havens lived on the West Side and always took the Ninth avenue elevated; but it struck him that by having to walk across One Hundred and Twenty-fifth street he would be able to drop into the butcher's shop where Grace worked and have a few words with her.

When they got out at the One Hundred and Twenty-fifth street station it occurred to Joe that if he walked over to the West Side with Havens he could drop into the grocery store where Marie was employed and say a few words to her. As an excuse he told Havens that he was going to drop in on his sister for a few minutes, and that would be a good chance for Havens to see Grace. Havens pretended that he never thought of the opportunity this would give him to see Miss Thompson, and so they went on to the butcher shop. Grace was delighted to see Havens, and Joe, remarking that he wanted to get a newspaper on the corner, left them together.

When Havens rejoined him he told Joe that he

would take him into the grocery store to see his sister, and Joe replied this would suit him first rate. They went on to the store and Havens went in with Joe.

"See who I've brought to give you a call," said Havens.

Of course Marie was pleased to death, and Havens thought up some excuse to go to the corner and wait for Joe. Thus the two young fellows were playing into one another's hands, both having the same object in view—each using his own sister as a bait to get the other fellow's sister—which was a very beautiful game when you come to think of it. After spending a few minutes in Miss Haven's society, during which he said he hoped she and her brother would call at his home on the following evening if their mother's condition permitted it, Joe left and rejoined Havens. It was then nearly three o'clock, and Joe proposed that they go to the Polo Grounds and see the ball game. Havens had no objection, but said he'd like to go home first and see how his mother was, so they both went to the Havens flat.

Mrs. Havens was very much improved, and was able to see Joe and thank him for the service he had rendered her daughter. Then the young fellow went to the game. On the way up Havens suggested that as he had visited Joe's home perhaps it would suit Joe to call with his sister on the following evening at his house.

"Turn about is fair play, you know," he said laughingly.

Joe agreed, for as long as he met Marie he did not care at which house it was. Accordingly it was arranged that Joe and his sister were to do the calling instead of Havens and his sister, and he told his sister when they met at the supper table. Anything suited Grace so long as she met Frank, though she pretended to hesitate over the arrangement. Joe, thinking she wanted to back out, insisted on her going, and finally she said she would, and she returned to the butcher shop, her heart going pitapat at the thought of passing a whole evening in Havens' society. Both she and Joe put on all the extra frills they could after tea next evening, and started for their destination.

"Miss Havens is a fine girl," said Joe, on the way.

"Have you lost your heart to her, brother dear?" laughed Grace.

"Pooh! What nonsense! I've only seen her once—I mean twice. Havens took me into the store where she works yesterday afternoon, but I only stayed a minute."

"How many seconds were in that minute?" said Grace roguishly. "What are you blushing about?"

"I ain't blushing," protested Joe. "What's the matter with you?"

"Yes, you are. You're as red as my sash ribbon."

"No such thing. You're dreaming."

Grace laughed tantalizingly.

"If you peck at me about Miss Havens we won't go there to-night. I'll take you into a moving picture show instead."

Joe was only bluffing, of course, but Grace got sober right away. The bare thought of not seeing Frank, after getting herself up regardless

on his account, gave her a little shock, and she stopped poking fun at her brother. It is needless to say that they received a royal welcome, and it is also unnecessary to say, though we do it, that Frank and Marie put on a few frills themselves in order to look their best. They had also decked their mother out with a few frills, too, though she only stayed a short time in the parlor, as she was not feeling quite well enough to help entertain visitors. Frank and Marie guessed they could do that all right. The law of attraction operated quite successfully, drawing Frank toward Grace and Joe toward Marie, and neither young lady seemed to find any fault with it. Each pair was also attracted to the other side of the room. Frank and Grace occupied the lounge, or rather one side of it, while Joe and Marie had to put up with chairs, but in order to make believe they had a lounge, too, they brought them close together. What they talked about, having no reference to this story, we omit as being uninteresting to the reader, though very interesting to themselves. The hands of the clock kept going around unusually fast, Joe thought, and when they pointed to half-past ten he reluctantly announced that it was time to go.

"Oh, it's early yet," said Havens. "The clock is fast, anyhow."

Perhaps it was, but it usually kept exact time. Joe subsided willingly enough for fifteen minutes more when he called time again. Grace, seeing that it was a quarter of eleven, sprang up and declared that they really must go. So the friends departed for their homes.

The next day A. & D. began to boom in earnest. Joe waited until he thought it was unsafe to hold it any longer, and then he sold out, clearing over \$1,000. Later that day, just before he started for home, he got hold of a tip on L. & D. that looked like a winner.

CHAPTER VIII.—More Sharks in Wall Street.

Next day on his way back from lunch Joe went to the little bank and got his certificate of deposit. Then he gave in an order for 100 shares of L. & D. at 90, the market price. The bank took his certificate of deposit back and made out a new one to him for \$500. With that in his pocket he returned to the office.

Joe noticed that Mr. Croft had a number of broker visitors that day, which was a sign that money was tight at the banks and the rate high. The money-lender was in excellent humor. Three Wall Street clerks came in and applied for loans. On each occasion Joe carried a note to Steele's office and left it with Miss Baker, and on the following day the red-headed boy came in with a note for Mr. Croft, as he had done on several previous occasions since Joe had come on the job.

Joe had little to say to him when he came around, for he didn't like him much. Jimmy, however, had taken a shine to Joe and always wanted to talk to him. As Joe was always busy when he called, he didn't have much chance; except when Joe called at his office. Every day one or more cards were added to Joe's card index and inserted in his books from memorandums furnished by Croft. Joe had now been over

month in the office and the money-lender seemed to like him well enough. At any rate he found no fault with him. He was on good terms with old man Hale, and was frequently called upon to visit brokers with calls for them to take up their loans, which they always did promptly. Joe pumped Hale occasionally for particulars about the loan shark business in general, but the old man was very cautious in his replies. He always found some excuse for the sharks, and Joe quit talking to him on the subject. The week passed away and L. & D. remained almost stationary.

Joe was satisfied as long as it didn't go backward, for he was satisfied that it would shortly make a good advance. On Saturday he and Havens met in front of the Anchor Building at one o'clock and went over to Newark to see a ball game. This brought Joe home rather late, and he found his sister had been home, eaten her supper and had gone back to the shop. Having nothing particular on hand, he thought he'd go around and see how the Porter family were getting on. He received a great welcome from Mrs. Porter and found that her husband was out of bed and doing very well. Mr. Porter expressed his gratitude to him for advancing the \$25, and assured him the money would be repaid as soon as possible.

"There's no rush about paying it," said Joe. "I can wait. When you get \$5 together that you can spare your wife can bring it around and give it to my mother; but don't inconvenience yourself."

"I won't be satisfied till I have paid the loan," said Porter. "It was a great favor of you, a stranger, to do for us, and I shall always remember it."

"Well, I must go. Here are some bananas and oranges for your children," said Joe, handing him a package he had brought with him.

Porter thanked him for the fruit and then Joe left. On the following evening he took Grace to call on the Havenses. As it was a pleasant moonlight night, the young people decided that a walk would be preferable to staying in the house. They went to Mount Morris Park, strolled around the walks and finally took possession of a bench and stayed there some time, then returned to the Havens flat, where Joe and his sister remained till nearly eleven.

During the following week L. & D. got a move on and went by degrees to 95. It closed at 95 1-2 on Saturday and on the following Monday went up to 97. As he was coming from lunch he met Cady, who had secured a loan at the office. He was looking particularly happy.

"Say, Thompson, I made a good thing off that loan I got from you," he said.

"Glad to hear it. You have got to pay enough for the use of the money."

"I bought ten shares of L. & D. with it and have just sold out at a profit of \$65."

"How came you to buy L. & D.?" Joe asked curiously.

"I heard a broker tip my boss off to buy it, and I judged it must be a good thing."

"That is what you wanted the money for?"

"Yes."

"You ought not to have sold out so soon. It's going higher."

"I don't think L. & D. will go much higher. I went broke six months ago by holding out for the last dollar."

"Keep track of the stock and see if it doesn't go up around 105," said Joe, who then walked off.

The very next day L. & D. jumped to 102. On Wednesday it went to 108, and Joe sold out, making \$1,800 profit. He told his folks about his good luck, and they were surprised at this second fortunate deal panning out so well.

"How much are you worth now, brother dear?" asked Grace.

"Twenty-three hundred dollars."

"And a couple of months ago you were scratching for car fare."

"That's quite true. I owe it to that lucky find in Hanover street."

"The envelope with the \$875?"

"Yes. The \$500 I put up on A. & D. gave me the start I was looking for."

"Do you intend to keep on speculating?"

"Yes."

"You might lose all your money again."

"There is a chance, of course, but I intend to be mighty careful what I put my money up on."

"I hope you will, for it would be dreadful if you lost it."

When Joe got a settlement with the little bank he took it out in a certificate of deposit, for that was the safest way to have it. There were other sharks in the financial district besides loan ones. The men who ran bucketshops came under that title. People who speculated at such establishments took an additional risk over and above the ordinary chances in Wall Street, which were always against the outsider. It wasn't long before Joe found out that his boss was a silent partner in one of these "shops," and was getting a substantial rake-off for the use of the money he had advanced to start the place. This bucket shop was advertised under the name of the "Mutual Investment Co." Joe carried messages to the managing partner two or three times a week. He was a small man, with black eyes and a jet-black mustache. He looked very much like a professional gambler. Every time Joe went there he found the place well filled with small speculators, who could buy or sell as low as three shares of any stock on various markets. The transactions were a pure gamble, for the Mutual Investment Co. never purchased or sold the actual stock for their customers.

They gathered in the commission both ways, and charged the interest on the money they were supposed to adyance but never did. If the customer won, they paid it, and if he lost, as he did most of the time, the company was ahead on the whole transaction. Joe had been two months with Croft when he found out that another sharkish enterprise had been started up on the same floor where he worked. It bore the high-sounding title of The Inter-State Land Improvement Company, and the promoters of it had rented the entire Wall Street front of the floor, fitted the rooms up in gorgeous style, and were flooding the country with circulars offering some very fine land at bargain prices, on the instalment plan, with a discount for all cash.

Their advertisement appeared in two or three of the magazines, and in numerous papers. The company, which was incorporated under the laws

of New Jersey, had an alleged capital of ten millions. Joe got hold of one of their circulars and noticed that the president's name was Nicholas Steele. Soon afterward he saw a bundle of bonds of the land improvement company in the big office safe, and he wondered whether the boss had bought them or had loaned money on them. He made inquiries of brokers he knew about the company, but none of the traders appeared to have any great opinion of the ten million concern.

Joe, who was an observant lad, noticed that the number of girls employed by the company was increasing, and getting acquainted with one of them, he found out that most of them were engaged in the publicity department, as it was called, addressing circulars to thousands of people whose names and addresses were taken from elite directories, and purchased from people who made it their business to collect such names and addresses in order to sell them at so much a thousand.

Joe secured, through the girl, one of these circulars, and found that it set forth the land improvement business in glowing shape. The company announced that it had secured several thousand acres of splendid land in a certain State on the line of the projected extention of a big trunk railway, and had laid it out in town lots for business and residential purposes. Having bought the tract cheap for cash, the company was laying out streets, parks, erecting public buildings, and otherwise bringing into existence a magnificent town, where lots would be sold at a price that in a year or two would return the investor ten times, and in many cases thirty times the original cost.

As the best lots were going like hotcakes, it behoved the reader of the circular to get a move on if he expected to get in on the ground floor with the fortunate many. It was about this time that Joe noticed a rise in L. & C. After watching it for a day or two, he concluded to take a chance on it, but he wouldn't buy more than 100 shares. Meeting Atkins on the street around one o'clock, they got to talking about the market and Joe found that the clerk was in on ten shares, having borrowed the money this time from his aunt. As Joe had no line on the stock, he felt that he had to be very careful and not take too many chances. Several days passed and the stock, which he had bought at 78, went up to 81 and a fraction. At that figure he sold out at a profit of \$100, and it was fortunate that he did so, for before the Exchange closed it dropped to 79, and next day kept on down to 77, where it remained.

"Three hundred dollars is better than nothing," he told his mother and sister that evening. "It represents thirty weeks' wages."

"Any profit at all is better than losing," said his sister.

"That's right," said Joe, grabbing his hat and starting for the door.

CHAPTER IX.—On Special Service.

"Thompson," said Croft, one afternoon, "come in the office."

Joe followed his boss into the private room.

"How do you like it here?" asked the money-lender, eyeing him sharply.

"Very well," replied the boy, though that was not strictly the truth.

Things had been running smoothly since the Frank Havens affair, but for all that Joe did not like to be connected with a place where small borrowers were soaked such high rates for loans. Although this department seemed to be but a small part of Mr. Croft's business, still it was growing, and Joe was afraid that his employer's side business might get into the newspapers in case he attempted to squeeze another clerk whose employer might resist it like Broker Forrest.

"As you have done very well since I hired you, I am going to raise your wages to \$15," said Croft.

"Thank you, sir," said Joe, greatly pleased at a fifty per cent. raise.

When five o'clock came around old man Hale, who had been advised about the boy's raise, congratulated him.

"Croft seems to be pleased with you," he said. "Nothing escapes his eye. He has seen that you stick close to business, and that is what he likes to see in a clerk. A chap who was always looking for lunch hour or closing time to come around wouldn't stay here very long."

"I believe in doing what I'm hired for," said Joe.

He meant that he believed in returning a full day's work for a full day's pay. He forgot for the moment that there were some things in his line of duty that he didn't believe in, but so far he had not been called upon to test the matter, except in a small way in the case of Havens. Hale took his answer in the full literal sense, and as he had been told by Croft to find out just how Thompson stood in relation to his department, and how far he could be depended on, he was pleased with Joe's reply, for he rather liked the boy, and hoped he would fall into the spirit of the business. Croft usually left the office at half-past twelve on Saturday. At that hour he called Joe into his room.

"Stock, with whom you know I have some dealings, is short handed to-day, and he asked me to send you around to his office to help him out," said the money-lender.

As Joe had expected to go to a ball game with Havens that afternoon, and as the sun was shining warm and invitingly, he did not relish being obliged to give up his half holiday for the benefit of a money-lender. Then he remembered he had five dollars more in his salary envelope than he had heretofore been receiving, and so he felt that he could not refuse to do anything Mr. Croft requested of him.

"All right, sir," he said, as cheerfully as he could.

"You will get your lunch now and report to Miss Baker," said Croft.

It was always Miss Baker. Putting on his hat, he left the office. Havens was at the door downstairs waiting for him.

"Going home to your lunch or shall we eat downtown?", asked Havens.

"I'm not going home, and you'll have to excuse me from accompanying you to the game to-day."

"How is that?" said Havens, in surprise. "It's the finest spring day we've had. An ideal one for a ball game. Where are you going?"

"Got to work this afternoon."

"That's hard luck. Are you rushed with business?"

"It isn't that. Croft has loaned me to a friend of his named Steele, who is a regular money-shark. He's short-handed to-day and I'm to give him a lift."

"This is something new, to loan one's employees, on a half holiday at that. I should be inclined to object, and I think I'd be justified."

"Croft has just raised my wages \$5, so I don't feel that I can object."

"That's a horse of another color. That's a good raise."

"He can easily afford it. He said that another raise would probably come at Christmas."

"Then I don't blame you for being willing to work over time."

"I wouldn't mind it so much if Croft kept me to do something in the office, but I don't care much to transfer any part of my services to a Shylock like Steele."

"Where's his office?"

"On Broadway, near Pine."

Ten minutes or so later Joe entered Steele's office. There was no one in the outer room but Jimmy Jones. The safe was closed, the desks shut and the girls had evidently gone away for the day.

"Hello, Jimmy, is Miss Baker at home?" said Joe.

"She's waiting for you. Go right in."

Joe went in and found Miss Baker reading a magazine.

"Mr. Croft told me to report to you," said Joe.

"Here is a bill for \$88.25 I want you to collect. This woman has failed to make her regular remittance, and has had the impudence to write us a letter full of the usual excuses. She owes \$75 on her loan. The balance is charges. Here is the mortgage on her personal effects. As our regular wagon is busy on another job, you will have to hire one near her cottage. Present the bill and if she can't or won't pay, order the moving man to take her things and put them on the wagon. Follow the attached schedule and be careful to check the things off. If anything is missing demand to know what she has done with it. If her answer is not satisfactory, go to the nearest police station and swear out a warrant against her for trying to defraud us of a part of the property. If you should get the money, turn it in here on Monday morning. If not, take the goods to the Arizona Storage Warehouse on — street. Here is their card. That is all, except to impress on you that you're to stand no nonsense. As you're new at this business, I'll send Jimmy Jones with you," said Miss Baker, handing the dismayed Joe the documents, and slamming her desk shut.

Joe stood irresolute as the young lady went to the wash stand to douse her hands preliminary to putting on her hat. He looked at the papers in the case and saw that the party's name was Mrs. Edith Taylor.

"It's rather hard to take a person's furniture away on a Saturday afternoon, don't you think, Miss Baker?" he ventured.

"What's that?" she said sharply, turning and looking at him.

Joe repeated his remark.

"What is it to you?" said Miss Baker tartly.

"It is nothing to me. You are giving the orders. I thought I'd mention it to you, that's all."

"You have nothing to do but carry out your instructions, Thompson. We shall hold you responsible for their proper execution," said Miss Baker.

"Do you have much of this thing?"

"Much of what thing?" demanded the young lady.

"Taking people's property away from them for a small debt."

Miss Baker's eyes narrowed down.

"Are you going to carry out my orders, or aren't you?" she snapped.

"I suppose I'll have to, seeing as Mr. Croft directed me to come here and help you out; but I'd like to remark that I was not hired to do this kind of business, and for other people," said Joe.

"Oh, indeed!" sneered Miss Baker. "I'll let it go over, and report your refusal to Mr. Croft."

"Never mind. I'll call on this Mrs. Taylor and get the money for you," said Joe.

"I fancy you won't get the money, so see that you take every article mentioned in the schedule. If one thing is unaccounted for, have the woman arrested. I will see to it that she is put through."

"You mean one thing of value. I notice there are some unimportant articles, such as kitchen table, mentioned in the schedule."

"I said one thing in the schedule. Our mortgage covers everything. See that you get them."

Miss Baker had got her hat on straight by this time and was prepared to go. Joe, perceiving the uselessness of further argument, walked outside. Jimmy had his hat on waiting for him, for he had previously received his orders. Miss Baker came out of her room, said "Good afternoon" a bit stiffly, and left the office.

"Ready to go, Thompson, with a P?" grinned Jimmy.

"I'm ready," replied Joe quietly.

"Come on. We'll take the Third avenue line at Fulton street. I'm paying all expenses."

"I suppose you know where we are going then?" said Joe.

"I know we're going up in the Bronx."

"To collect money."

"If you collect any, you'll be lucky. You'll find it's a case of annexing the goods and taking 'em to the Arizona Storage House."

"You think so?"

"I certainly do, Thompson. Our regular collector reported that the woman is dead broke, and that the only way we can get our money is to take the traps in the house."

"Why wasn't the regular collector sent on the job to-day?"

"Got his hands full, so we called on you. It will give you experience."

"I'm not looking for that kind of experience."

Just then the elevator stopped on its way down and they got in, and Jimmy continued to chuckle and gurgle all the way down.

CHAPTER X.—The Widow.

"When you've got through laughing I'd like to ask you a question, Jimmy," said Joe.

"Go on and ask it," said the red-headed youth.

"Have you ever seen Steele?"

"Have I? I should twitter," grinned Jimmy.

"What sort of looking man is he?"

"Why do you want to know?"

"Just for curiosity. I've seen a number of sharks in the Wall Street district and I'd like to know if he resembles the family."

"You've got a nerve to call him a shark. If he heard you—"

"Well, if he heard me, what difference would it make? I'm not working for him. I wouldn't work for him for a hundred a week."

That sent Jimmy off into another fit.

"Oh, mother! Hold me or I'll faint," he gurgled.

"What in thunder are you laughing at, any way?" said Joe, half angrily.

"I suppose there's no use of learning anything about Steele from you," continued Joe. "I half suspected that Steele is a myth, anyway. I've never seen him at the office. Miss Baker appears to be the whole shooting match. She gives her orders as if she were the only boss in the place. I don't see how any woman, unless she has a marble heart, can conduct a loan shark business. I suppose you can guess the orders I've got to execute this afternoon?"

"You've got to cart the widow's furniture away if she can't come to the scratch with the money. If she knew anybody she could borrow it from she wouldn't have come to our shop in the first place, so you can gamble on it the furniture will have to go."

"Don't you think that's kind of hard on her?" said Joe.

"Sure, it's hard," admitted the red-headed boy; "but what have we got to do with that? If you don't carry out your orders, the regular collector will, on Monday, and you'll lose your job with Croft."

"Why should Croft discharge me on account of Steele?"

"He would. What Steele says goes with Croft, and what Croft says goes with Steele, and what Miss Baker says goes with both of 'em."

They reached the Fulton street station and walked up to the platform. A train was just coming in and they got aboard. In the course of three-quarters of an hour they were carried up in the Bronx and got out at the station nearest the street on which the widow lived.

"There's a van over on that corner," said Jimmy.

"I see it, but we might not need it."

"You'll need it all right," nodded Jimmy confidently.

"I'm going to visit the lady first."

"You'll have to come back here for the wagon, so what's the use of walking when you can ride?"

With great reluctance Joe crossed over and made an arrangement with the owner of the van, conditional on circumstances. Then they rode to the Widow Taylor's home, which they found to be a detached cottage. Jimmy remained outside with the van people while Joe rang the bell and was admitted by the woman he had come to see, who was a pleasant-featured little lady of perhaps forty. She turned pale and looked distressed when she saw that a big van had halted outside her door.

"Are you Mrs. Edith Taylor, ma'am?" asked Joe politely.

"Yes," she replied, in a scarcely audible tone.

"I have called to collect the \$33.25 which you owe Steele. Can you pay it?"

She shook her head in a melancholy way.

"In that case my orders are to remove your furniture, which is subject to this chattel mortgage."

"But you can't take all of it. The debt is small and my furniture is worth over \$500," said the widow.

"My instructions are to take all that is down on this schedule. It appears to represent the entire contents of this house."

"Impossible! The understanding was, when I signed the mortgage, that it was to cover only the contents of my parlor, which I value at over three hundred dollars."

"I'm sorry, ma'am, but the mortgage covers everything. Didn't you read it over before you signed it?"

"The young lady in the office told me that the paper to be valid had to take note of everything in the house. She assured me it was a mere matter of form and that I need not worry myself about it."

"Unless you can produce a witness to that agreement, I'm afraid your statement will be of no value in court if you should bring an action against Steele on the ground of fraud."

"My niece was present and heard what passed at the interview. Here she is now," she added, as a girl of ten came into the room. "Ask her."

"I have nothing to do with the matter, ma'am, but I'm willing to ask her as a matter of form."

Joe asked the little girl and the miss stated positively that what her aunt said was true.

"Since you haven't the money I'll have to take all the furniture. Then you can bring an action in court for the recovery of the major part of it."

His statement brought on a scene and the widow declared she'd die before she'd let the furniture be taken away. Joe saw that he was going to have a very disagreeable task on his hands if he tried to execute his orders. As he was not in sympathy with the loan shark, he saw a way out of the mean business for himself, and he also determined to help the widow win out.

"Madam, I find that I have no legal authority for removing your furniture this afternoon. That will throw the matter over until Monday, when the regular collector of Steele will call and try to take possession of your property. I am not connected with Steele, having been merely called in to execute this business, and I am very well pleased to discover that I am not obliged to do it against your protest. Steele's regular man will undoubtedly call on Monday prepared to seize your furniture. If I were you I'd see a lawyer as soon as possible and find out if some steps cannot be taken to block Steele. If you can manage to hold on to your property until Monday night, I will call with \$100 and bring a chattel mortgage covering only the contents of your parlor as indicated on this schedule, for you to sign as security for the loan I make you. I shall charge you only the legal rate of six per cent., without any of the extortionate fees, and I will allow you six months in which to pay the money."

That will enable you to square up with Steele and save trouble."

The widow expressed her grateful appreciation of Joe's offer and said she would accept it. She said she had no money she could spare to consult a lawyer.

"Well, ma'am, I am acquainted with a young lawyer, and I'll bring your case to his attention and get his advice," said Joe. "You had better lock your house up tight on Monday morning and keep away from it all day. The collector will then be unable to do anything, as he cannot force his way into your place. Of course you could obtain the same results by barricading yourself in and making sure that all the doors and windows were tight."

Joe then bade her good afternoon and rejoined Jimmy.

"You were a long time in there," said Jimmy. "She didn't pay the money, did she?"

"No, and she refused to give up the furniture."

"That won't do her any good. Tell the men to go in and get it."

"I have no authority to do that."

"You've got the mortgage, haven't you?"

"Yes; but it's got to be backed up by an order from the court."

"We've taken out furniture before without having any court order."

"Then you did it illegally."

"Ho! We got it all right, and we'll get this stuff, too."

"No, we won't. I'm not going to be arrested for taking goods without proper authority. Miss Baker should have furnished me with a legal paper authorizing me to act."

"I guess you don't want to take the stuff."

"It isn't a question of whether I want to or not. I can't."

"You'll get into trouble with your boss."

"I can't help that. I'm not going to get into trouble with the police."

Now that Joe was worth \$2,600 in cash, he wasn't worrying so much about his job, even though he had been raised to \$15, with more pay in prospect. He didn't like being shunted off into the service of an undoubted loan shark, and he didn't believe it was fair for Croft to expect him to work for another person when he didn't want him. His talk with Mrs. Taylor had disgusted him still more with the loan people. He was not an expert judge of house furnishings, but it seemed to him that the furniture and ornaments in the little parlor alone were more than enough to cover the amount of the loan. In his opinion it was nothing short of an outrage for the loan people to contemplate carrying off everything in the cottage, leaving the woman without even a bed to lie upon, to satisfy their greed.

If the lady's statement about having only mortgaged the contents of the parlor was true, and her niece's corroboration backed her up, the Steele concern were guilty of a plain swindle, and he thought the head of the office could be prosecuted for it. At any rate, he intended to ask his friend, the lawyer.

"All right," said Jimmy, "you'll see where you will land."

Joe told the furniture man that there was

nothing for him to move, and asked him how much he owed him.

"Five dollars," replied the man.

"You'll take two, won't you?" said Joe.

"No, I won't."

"Very well, then we'll drive to the precinct station and have the matter adjusted."

"Gimme three and I'll let it go at that."

"Pay him three dollars, Jimmy."

"Pay him yourself. My orders were to pay if the job was pulled off all right."

Joe wasted no time in argument, but handed the man \$3 of his own money, and the wagon drove off.

"Now you can go home, Jimmy," said Joe.

"All right. I see your finish," and the red-headed boy walked away.

CHAPTER XI.—Conclusion.

It was four o'clock when Joe started back for Manhattan. He got off at One Hundred and Twenty-fifth street and went home. After turning in the larger part of his pay, he went around to the house of his legal friend to see if he was at home. He found he was, and he laid the Widow Taylor's case before him. The young lawyer, whose name was Adams, told him that he guessed the mortgage on the whole of the widow's property was one of the scaly tricks adopted by the loan sharks to squeeze a customer.

"The paper goes in court every time unless the victim can prove that a swindle has been worked on him," said Adams. "A person's own statement will not offset the fact that their signature is attached to a paper mortgaging every dollar's worth of property they possess. The law presumes that the person who affixes his signature to any document has read it beforehand and is fully acquainted with its contents. If he failed to do it, or was unable to understand what it implies, that is his loss, for no one should sign a paper without knowing all about it. In this case you tell me the lady's niece was present when the paper was signed and that she heard the young lady in charge of the loan office assure Mrs. Taylor that the mortgage only covered the contents of the parlor, and that the other articles were inserted merely as a matter of form?"

"Yes," said Joe.

"It seems to be a swindle. At any rate, I've known of several similar cases."

"I'd like to see Steele prosecuted for it."

"The only way to reach him is to let his representative take the goods, and then get out a warrant for Steele's arrest. That will bring the whole thing into court. If Steele knows he is in the wrong, and that the widow is prepared to push the case, he'll soon try to compromise. Those people hate publicity the worst way, for it hurts their business."

"I think, myself, that if everybody who had a case against the loan sharks fought it out they'd win."

"They probably would, but as most of the loans are made for small sums, to people who have no resources, the victims are not in a position to hire a lawyer and fight."

Joe asked Adams if he would call on the widow with him that evening and the young lawyer said he would. After supper he called for Adams and they went up in the Bronx together. The interview with Mrs. Taylor convinced the lawyer that the Steele concern was trying to swindle her, so it was arranged that when the regular collector called on Monday she was to allow him to take all her things. When they had been carted away she was to call at Joe's house that evening and notify him.

Arrangements would then be made to prosecute Steele. Sunday morning's papers contained a surprise for Joe. The Interstate Land Improvement Company had been raided by the post office department, and a warrant was out for President Steele. The charge was using the mails with intent to defraud. The company's offices were now in the hands of the Government, which was making a thorough investigation.

"Good!" ejaculated Joe. "There are likely to be two Steeles in jail next week, but I suppose they won't stay there any longer than they can send out for bail. I suppose I won't last now with Croft when he finds out that I am behind the prosecution of his friend, the loan shark. Well, I don't care. I can afford the time now to look for a decent job. A wad of money behind one makes a considerable difference in his prospects."

Joe went to the office on Monday morning with some doubts as to whether he would stay any longer than it took Croft to fire him. He picked up the mail that lay on the floor and took it into the private room. After that he sat down to await the appearance of old man Hale so that he could get his books to work on. Hale always appeared promptly at nine, but this morning he was not on hand. At ten minutes of ten a young lady came in and asked if Mr. Croft was in.

"No, he hasn't come yet, miss, but I expect him any moment. Will you sit down?"

She did so, and fifteen minutes passed without either Hale or Croft making their appearance. Joe wondered what delayed Hale.

"Maybe the old man is sick," he thought. "Croft will be in a funk if he is."

Then it occurred to him to ask the visitor if she came from Hale. He went to the rail and asked her.

"Yes. Mr. Hale is my father. He is very sick. I have brought a note to Mr. Croft."

"If you don't want to see Mr. Croft personally, you can leave the note with me and I will hand it to him when he comes in."

"My father told me to give him the note personally."

"Oh, all right. He ought to be in soon."

Eleven o'clock came and still no Croft. Several brokers had been in to see the money-lender, but they had to go away without seeing him. Then Jimmy Jones marched in. He had a note in his hand.

"Hello, Thompson with a P!" he cried. "Is Mr. Croft disengaged?"

"Mr. Croft hasn't arrived yet," replied Joe.

"Holy smoke!" ejaculated Jimmy. "I wonder if—"

He stopped and looked at Joe.

"Why don't you finish what you were going to say?" said Joe.

"I was just thinking."

"Why don't you laugh, then? You appear to do that whenever you are thinking."

But Jimmy wasn't in a laughing humor.

"Where's Hale?" he asked.

"Sick," said Joe.

"Sick!" he said, staring at Hale's desk and the closed safe.

Joe made no reply, but went on reading the morning paper. Jimmy walked around the office for a few minutes and then rushed out. Miss Hale was tired of waiting and finally said:

"Can I put this note on Mr. Croft's desk?"

"Sure. Come right in. That's his room. Go in."

She went in, came out in a few minutes and went away.

"There won't be much business done here today at this rate," said Joe to himself.

At that moment Croft came in. He stopped and looked at Hale's desk and the safe.

"Hasn't Hale got here?" he said, and Joe noticed that he looked worried.

"No, sir. His daughter was here and told me he is sick. She brought a note for you."

"Where is it?"

"She put it on your desk."

Croft entered his room and closed the door. In a few minutes he came out.

"Has any visitors been here looking for me?"

"Three brokers."

"Any one else?"

"Jimmy Jones; from Steele's office."

"Any one else?"

"No, sir."

Croft looked relieved. After staring vacantly at Joe for half a minute he returned to his room. Joe followed him in.

"I wish you'd open the safe, sir, so I can get to work," he said.

"There will be no work to-day," said Croft, "but I shall want you to stay here and attend to visitors. Tell all callers that I have gone to Chicago and won't return for several days. Understand?"

"Yes, sir."

"When you go to lunch, lock up the office."

Croft re-entered his room and Joe heard him turn the key in the door.

"Something is certainly up," thought Joe. "I wonder what it is?"

He went on reading his paper. At a quarter of one he decided to go to lunch. As he put on his hat Jimmy came in.

"Has Croft got here yet?" he asked.

"Gone to Chicago and won't return for several days," replied Joe.

"Tell that to Sweeney."

"That is my instruction."

"He's been here, then?"

"He has."

"I'll stay till he comes back."

"From Chicago?"

"Aw, rats! He hasn't gone to Chicago. Where are you going?"

"To lunch, and I'm going to lock up."

"Lock up if you want to. I'll stay here."

"All right. Stay if you want to, but you won't get out for thirty minutes."

Joe passed out into the corridor, locked the door and went to lunch. When he came back he

AMONG THE SHARKS

went to the offices of the Interstate Land Improvement Company and looked in. They were deserted of all the girls, and two men were going over some books, while a third was examining a pile of papers. A fourth man, who looked like an officer in plain clothes, sat near the door. He asked Joe what he wanted.

"Oh, I'm a reporter. I wanted to find out if President Steele was here."

"No, he isn't here."

"Is he any relation of Steele the loan broker, on Broadway?"

"He's the same man."

"You don't say!" cried Joe, much surprised. "That chap has dealings with our office," added Joe, forgetting he had said he was a reporter.

"What paper are you connected with?"

"Evening Moon," said Joe, recollecting himself.

The man made no further remark, so Joe withdrew. When he entered his own office he found Jimmy had gone. He surmised Croft had seen him and had run out by the private door. Two or three brokers came in that afternoon and Joe told them Croft had gone to Chicago. At five o'clock he went home. He found Mrs. Taylor at his flat. She told him that Steele's collector had taken all of her possessions, except the carpets, a few pictures, and some of the unimportant kitchen things.

"All right," said Joe. "Come around to the lawyer's with me."

"Call at my office in the morning, Mrs. Taylor, and I'll begin legal proceedings against Steele," said Adams, on hearing her story.

"Get out a warrant for his arrest," said Joe, "and we'll see if we can't catch him before the Government does."

Then he told Adams and Mrs. Taylor that Steele, the loan shark, was the president of the Interstate Land Improvement Company, which had been raided by the post office. Next morning Joe was down to the office nearly. He carried the mail into the private room, as usual. On the floor near the desk was a piece of paper. He picked it up and glanced over the writing. Then he uttered an ejaculation of astonishment. The note showed him that Croft was none other than the much-wanted Steele. He put the note in his pocket.

"If Croft comes here to-day I'll see that he's pulled in," he said.

Ten o'clock came and Lawyer Adams walked in.

"I've got a warrant for Steele's arrest," he said.

"Hand it to me. I may be able to use it," said Joe.

At that moment Jimmy came in.

"Croft in?" he asked.

"Hasn't come back from Chicago."

Jimmy grinned in a sickly way.

"I'll wait till he does."

"If you hear from Steele let me know," said Adams, as they walked over to the door, and Joe promised he would.

Ten minutes later Croft cautiously opened the door of his private room.

"Come here, Jimmy," he said.

Jimmy went in and stayed five minutes.

"Croft wants to see you," he told Joe.

Joe went in.

"I shan't want you any more, Thompson. Here is your week's wages. You can go."

"All right, Mr. Croft, but I want you."

"What do you mean?"

"I mean you are Steele and I have a warrant for your arrest."

Quick as a wink Joe picked up a coil of thin rope that lay on the desk and threw it around the money-lender to prevent him from getting away. He drew it tight and knotted it while Croft roared for Jimmy. Rushing out by the private door, Joe made for the office of the Interstate Land Improvement Company, and butted into a policeman.

"Come with me—quick! I want you to arrest a man I have a warrant for."

He showed the officer the warrant as he pulled him along. In the meanwhile Jimmy had come in answer to Croft's cries.

He started to release the money-lender.

The door opened, admitting Joe and the policeman.

"There's your prisoner, officer," said Joe, pointing at the well-dressed man found in the chair.

"What's the charge?" asked the cop.

"Swindling. He's a money shark, and a mighty mean one, too."

Croft protested and denied that he was Steele, but the policeman took him away, and his identity was soon demonstrated in the police court.

The Government stepped in and wanted him, and arrangements were made by which he was to be prosecuted on both charges.

To save himself from the first he settled with Mrs. Taylor through Lawyer Adams, and she not only got her furniture back, but \$1,000 for withdrawing the charge.

Croft's office was taken possession of by the Government and Joe started to look up another position.

He found one as clerk with a broker, in a few days, and it proved a good one.

Croft was tried, convicted and sent to the Atlanta penitentiary for five years.

A year later there was a double wedding, in which Joe and Marie and Havens and Grace figured as the principals.

Mrs. Thompson went to live with Joe and Mrs. Havens with her son, but they subsequently took turns among their children.

And now we will close our story, since our hero has ceased all connection with the foxy bunch of swindlers, and he is very glad that he is no longer among the "sharks."

Next week's issue will contain "IN BUSINESS FOR HIMSELF; OR, THE LAD WHO MADE THE MONEY."

"You are an honest boy," said the lady, as she opened the roll of five one-dollar bills, "but the money I lost was a five-dollar bill. Didn't you see that in the advertisement?" "Yes, ma'am," replied the boy. "It was a five-dollar bill that I found, but I had it changed so that you could pay me a reward."

CURRENT NEWS

CUBAN ROBIN HOOD CAUGHT

The Robin Hood of Cuba, Ramon Arroyo, whose game of hide and seek with the police has puzzled the authorities for months, was brought to Havana in chains and accorded a great popular reception. The capture of "Arroyito," as he is generally known, came accidentally near Cabaguán, Matanzas, when the military escort of a train on which he was travelling arrested him for carrying arms without a license. He was later identified at Santa Clara.

The prisoner is said to have accumulated by ransoms and hold-ups a fund of \$200,000 for his legal defense.

FIND BOY AFTER NINE YEARS

Nine years ago Russell Van der Berg, 16 years old, after a quarrel with his father, Hippolyte Van den Berg, restaurant chef, 21 West Jersey Street, Elizabeth, N. J., ran away from home. His family heard nothing from him until three years ago, when they received a letter from China, written by Russell, which told of his wanderings in Japan and other countries of the Far East. Since then no word.

Three days ago the father received a telegram from Police Chief Brennan of Albany, Ga., which said that a young man, arrested there for vagrancy, gave his name as Russell Van der Berg of

Elizabeth, N. J. Victor, a brother, went to Georgia. The two brothers are expected home.

IS IT A PLESIOSAURUS?

Belief that a plesiosaurian monster, an amphibian of the Mesozoic order generally believed to exist only in fossil form, is still alive in Patagonia was expressed by Professor Clementi Orelli, director of the Buenos Ayres Zoological Gardens. He announced that he had received credible reports that such a monster was seen in a lake in the territory of Chubut, near the Andes Mountains.

Professor Onelli made public a letter from an English friend named Sheffield, which recounted that while hunting in the Andes he discovered a trail of flattened out vegetation near a lake, indicating the track of an animal of enormous weight. Later, says the letter, Mr. Sheffield saw in the middle of the lake an animal with a colossal neck like that of swan, whose movements in the water indicated that the body was shaped like that of a crocodile. He said harpoons would be necessary to capture the monster.

Professor Onelli said this evidence confirmed two previous reports that such an animal had been seen alive during the last year in the same regions, where various scientific expeditions have made a rich find of animals of geological ages. He said an expedition from Argentina or some other country ought to be sent to capture the animal.

Figures Do Not Lie

When we enlarged "Mystery Magazine" to 64 pages, put a handsome new cover on it, and began publishing stories by the best writers in the world, we told you that it would be a success. Our prediction has come true. Everybody is reading it now. The circulation has doubled. You can see it displayed on nearly all the newsstands. People are talking about it everywhere. The reason is easy to understand. It always contains

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Daring Dan Dobson

—OR—

THE BOY WHO BEAT THE MOONSHINERS

By GASTON GARNE

(A Serial Story.)

CHAPTER XIII.

Into a Graver Danger.

Dan and Tom were more than glad to get a chance for easy riding, as they started on along one of the quiet back roads to make a safe detour toward Dan's home.

Under the guidance of Zachary Shank, Dan felt sure that they would make the quickest time by taking the longest way for a while.

This was wise.

For Jake Newcastle sent out the word, and his hirelings watched every road and byway between Newell's Ford and the western country in order to trap the fugitives from his vengeance.

Judge Barton and his daughter remained for another day at the town, and then the judge started on toward the civilized part of the State himself.

Beryl rode with him. The poor girl was almost a nervous wreck, after all the danger she had gone through, and she looked, with a frightened manner, from right to left.

"My dear child," said the judge, "you are foolish to worry over things now, for we are well on our way out of the country. I have no fear for that young Dobson, for his worst ordeal is over. You know they are holding him for ransom. I will help get him out, because I feel myself partly to blame for his predicament."

"Oh, father, that is so splendid of you. He will need your help. Do you think they would kill him—that is such a horrible word to say, even."

Her father tried to calm her fears. "No, no, not at all. These men are more bark than bite. They would pay bitterly for such a death." But in his heart was the knowledge that Dan Dobson's life hung in the balance, where it was concerned with the treacherous mountaineers. Jake Newcastle was the kind of villain who would stop at no evil trickery to gain the slightest point.

"Heigh-ho," muttered the judge. "I wish I had never left the East for this wicked country. The great cities are bad enough. You expect evil in them, but here in the beautiful mountain country, a person would think that the trees and the birds and the quietude would make the bad passions of men disappear."

The truth of it was that human nature is the same in the city as in the rural district, on the plains as on the mountains, for evil abounds and

can only be conquered—anywhere, any time—by courage and fidelity.

The two of them rode along for many miles, with sad hearts.

The girl could not help but feel that she had been responsible to a great degree for the plight in which she supposed the young land owner to be.

And the judge made up his mind as his steed jogged forward, that money was not the greatest thing in the world, after all.

Meanwhile, it is interesting to return to the scene of the escapade of Dan Dobson, at the mountaineer's house.

The French leave of the prisoner drove the men to a frenzy, for they knew that they would have to pay bitterly for their carelessness.

Such a master as Jake Newcastle was most brutal to his own supporters when he considered them remiss. The men were not wrong in their fears.

Newcastle was a good while working himself loose from the bonds in which he had been left by Tom and Dan. At last, however, his great physical strength helped him to freedom.

Cursing and fairly staggering from exhaustion after his efforts, he picked his way to the roadway. He had heard the body of horsemen pass, but the gag about his neck and mouth prevented him from calling to them before.

Now, he ruefully started on the long, long walk to the headquarters of his gangsters.

It seems a short ride, when one is mounted on a spirited, nimble horse along rough country roads.

But to Newcastle his way seemed miles and miles more than the whole distance from New York to San Francisco, before the lights of the farmhouse greeted him—long after nightfall.

The men were very quiet in the house. They were waiting for trouble.

Arrival at the house spurred the raging leader to fresh strength for a little while.

"You hounds, now I'm going to settle with you for letting that fool escape and trick me!"

He rushed into the room, and reached behind the door, where, on a hook, hung his long blacksnake whip which he used to beat his dogs with—and sometimes others, as in this case.

Swish!

Swearing, with his face twisted with rage, he whirled and beat indiscriminately with his lash, while the cowed and subdued men of his gang yielded to their instincts and dodged backward with cries for mercy.

"I'm master here, all right!" cried Newcastle, as he caught up a shotgun from a corner. "Now, I'm going to clear out a few more of you with this shooting-iron, unless I learn how that rascal got away, and what direction he went in."

"Ja—ja—jake!" stuttered one frightened man, hardly able to articulate through his bush of whiskers, as he trembled with fright, "I came on a hoss down the road, an' I heard that there Zach Shank was loose ag'in, an' most likely he's got in touch with this rascal an' is takin' him home by the back kentry!"

(To be continued.)

ITEMS OF INTEREST

CLAM YIELDS 62,000 PEARL

Mrs. Randolph Walder, wife of a retired Brooklyn business man, reported to the management of the Traymore Hotel, Atlantic City, N. J., that she had found in a dish of steamed clams at dinner a pearl worth \$2,000.

Mrs. Waldner first thought that she had dislodged a tooth, but a closer inspection showed that the foreign substance was a pearl which was appraised to-day as worth \$2,000.

DIGS WORMS BY ELECTRICITY

When Joe Siegfried, aged eleven, of Kennewick, Wash., starts his electric tickler from three to fourteen big worms wriggle out of the surface between the electrodes, praying to get into the bait can. All Joe has to do is to pick them up.

The boy drives two iron stakes into the ground about two feet apart, says *Popular Science*, and connects them with the terminals of a hand magneto. As soon as he turns a crank the earth between the stakes is charged with electricity, and the angleworms make a quick move from that vicinity.

SOLD GERMAN WAR SECRETS

Important German military secrets have come into the hands of the Japanese Government agents, according to information reaching authoritative circles in Berlin. Among these are processes for making star shells, the formula for a contact fuse for range finding and "certain submarine plans and naval secrets."

For the theft of these and other secrets at least ten Germans have been tried for high treason and four received sentences of from seven months to one and a half year's imprisonment. Four of them were former German officers; the others were employees of a German manufacturing firm which filled huge war orders.

A CACHE OF \$60,000,000

Maps and charts of an isolated island in the South Seas on which treasure worth \$60,000,000 is said to have been buried in 1820 are in the possession of Mrs. James Brown, widow of an aged retired captain, who died in Augusta, Me., three years ago.

These are the papers which Frederick Mason, a newspaper correspondent of Augusta, Me., has offered to obtain for Prof. Homer R. Dill of the University of Iowa, who is to cruise the South Seas next year in search of museum material.

Captain Brown claimed to be the only man in the world who held the key to the location of the treasure. He said he helped transfer it in 1850 from the island on which it originally was hidden to another island where it was again buried. Socos Island, about 550 miles southwest of Panama, is said to have been the original location of the hoard.

Several companies have been formed in the

past five years in different parts of the world to recover the gold, silver, jewels, diamonds and other precious stones. One or two expeditions are said to have found the island, but to have had no success in the search for the treasure.

Captain Brown was mate of the schooner Seafoam in which Captain Henry Smith of Salem, Mass., set out from Kingston, Jamaica, in 1850, to recover the fortune. Captain Smith told his mate it was loot obtained during the Peruvian insurrection in 1820, and that his father, master of the schooner Black Witch of Salem, had buried it on Cocos Island.

The expedition, Capt. Brown told his friends, found the treasure and moved it to another island. There all the crew died except the captain, steward and himself. They started in the ship's long boat for Australia, taking about \$1,000,000, but on the passage the other two died. He arrived at Cochin Bay, West Australia, and was sure he was the only person who knew where the treasure was buried.

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The Frontiersman's Escape

By JOHN SHERMAN

Many years ago, when Iowa was the western border of ordinary American travel, Morton Massey built a cabin near to the spot where the town of Muscatine now stands, and maintained himself, wife and child, by tilling the ground in summer and trapping in winter.

One morning Massey was awakened in a very rude manner; the butt ends of half a dozen riding whips battered against his strong door, and hoarse voices on the outside demanded admission.

Looking out through a small window, the frontiersman saw half a dozen men sitting on their steaming horses.

Not knowing them, and not knowing the object of their visit, he hastily slipped on all his clothing, and grabbed his rifle before unbarring the door.

Massey was a very good man, but he had a stern, almost harsh countenance.

The moment he appeared, one of the mounted men cried:

"I'll bet he's the chap. He looks like a thief."

The backwoodsman turned fiercely on the speaker; his blood was up in less than a minute, and he cocked his rifle with an angry snap.

"Hold on!" authoritatively said one man, who appeared to be the leader. "You can quarrel and fight when we get this business finished. See here, mister; where is your stable?"

"That shanty yonder," snapped Massey, who wondered what it all meant.

"Then unlock it, or we'll make no bones about smashing it in."

"It is always unlocked," said the brave frontiersman. "But who are you that insult a peaceable man?"

"We are the Cedarville Regulators," replied the leader. "There was a fine horse stolen in town, and we've tracked the animal and thief here, and here the trail has come to an end."

While he had been speaking, one of the men had dashed to the stable, and in an instant back came the word:

"The horse is here."

That was enough. Men of that sort did not want to ask questions or argue points.

"Take him, my lads!" cried the leader, and backed by his men he threw himself upon Massey.

The latter understood his situation in an instant. He knew that through some plan, or else through some chance the stolen horse had been placed in his stable, and on the evidence furnished by this circumstance, these rough and ready regulators would not hesitate to hang him.

Therefore, having no desire to die the death of a horse-thief, he fought for liberty like a tiger.

But what could one man, however brave, do against numbers?

In a moment he was hurled to the ground.

Strong cords were passed around his hands and feet, and he lay bound and helpless upon the threshold of his own door.

And while the weeping wife was crying out for mercy to them, they put Massey on the stolen horse and dashed away to Cedarville.

Bound down to the horse's back Massey passed over mile after mile, until from his rigid position and his swift passage through the cold air, he became considerably chilled.

"Men," he said, for his tongue was free, "you are torturing an innocent man."

"Bah!" was the jeering cry.

"And even if I am guilty—"

He was going to make an appeal for mercy, when at that very instant there rang out a loud chorus of yells.

Like a whirlwind in the desert a band of Indians swept down upon them.

The horse to which Massey was bound had been traveling soberly along with the rest, not led, nor urged, but when the charge was made and the bullets began to fly, he kicked up his heels, snorted, and rushed away at full speed, not caring for such hot quarters.

Like Mazeppa, bound to the wild horse of Tartary, Massey was borne away at a rapid rate, he knew not whither.

For over a mile the frightened animal ran on; then he reached a piece of heavy timber land, and the frontiersman expected that he would moderate his speed, but still he rushed on with frightened bounds.

At length, however, the animal struck heavily against a tree; there was a severe shock, a ripping, tearing sound, and then the hunter flew from the back of the steed to the greensward.

The force with which he struck upon the hard earth deprived Massey of all sensibility.

His leg had come in contact with a very sharp-edged piece of bark, and the result was a gash from which the blood oozed forth in a tiny stream.

For perhaps an hour he lay there, as in a mazy dream, but half recovered from his stupor. Then a heavy paw touched him on the leg.

It brought him back to consciousness with a jump; a large gray wolf was over him.

Massey gave such a scream of genuine terror that the animal bounded away in a perfect fright.

To his surprise, the hunter found that the shock had broken the cords that bound him. He bounded to his feet; the cold air revived him.

He saw the great wolf slinking away like a cowardly cur through the trees, and he felt a thrill of terror as he heard a long chorus of yelps coming from all sides. He looked down at the injured leg, saw the trickling blood, and knew that the keen-scented animals had smelt his life current.

He glanced around him, mapped out his course in his mind, and then away he started for home.

Within two minutes' time there were fully twenty hungry wolves on his track.

Emboldened by numbers, the otherwise cowardly animals began to close in upon him.

Massey felt for his weapons. He had but a knife.

Putting on his best speed, the settler ran on, casting may a backward glance at his four-footed foes.

Near and near came the yelling pack of wolves. "Oh, if I had a gun I'd scare the wits out of

them," muttered Massey. "Powder would scatter them. Never mind, I'll stretch some of them out before I get down."

An instant later the foremost ones of the pack were upon him. He turned with the knife in his hand, made a quick slash, and stretched the first wolf out wounded.

In an instant the other wolves had torn their comrade to shreds, while the frontiersman ran fleetly on.

Brief respite. In less than two minutes the hungry demons were on his track.

Whir! through the air sprang' the largest animal in the pack, and landed fairly on the hunter's back. His lolling tongue and hot breath touched Massey's cheek; the latter stabbed at him over his shoulder, striking him again and again, yet still he clung on, and his weight was tearing Massey down to the ground, when—

Crack! the keen report of a rifle rang out, and the wolf dropped down dead, while the rest of the pack, at the discharge of firearms, turned tail and ran.

And then Massey found that he was close to his cabin, and that it was his faithful wife who fired the timely shot.

The band of regulators were wiped out by the Indians, and as nobody else troubled themselves about the horse case, Morton Massey was left unmolested to live to a ripe old age, and recount over and over the story of the frontiersman's escape.

THE DIVER'S PERILS

A diver risks his life every time he descends below the surface of the sea, for countless dangers beset him in his under sea work.

One of the greatest risks he runs is the fouling of the air pipes. A French diver has just lost his life in this way, though working at a depth of only 52 feet.

To prevent such fouling the diver must be very careful to note exactly where he wanders once he touches ground so that he can return the same way. If not, the lifeline may become entangled, and it is the hardest thing in the world to free it in the partial darkness.

For this reason sunken wrecks provide the biggest dangers. The diver must exercise caution when climbing about the holds or penetrating from cabin to cabin that air pipes and life-lines are quite free.

Another great danger is the pressure of the water. At a depth of 200 feet there is a pressure of 88 pounds to the square inch, and this increases proportionately. Should a diver feel himself getting dizzy he must signal to be hauled up at once, otherwise he may have a bad seizure owing to the blood running to his head.

It is generally thought that the diver's chief foe is the shark. This is not so, for a shark can be frightened off by the bubbles the diver makes when going down.

A much worse enemy is the rock cod. This creature, which attains a great size, hovers about

the diver while he is working and seizes his chance to bite the man's hands at the wrists, just where the diving dress ends. And this fish is afraid of nothing.

The octopus is another terrible foe to be reckoned with, for his tentacles will strangle a diver once they get a hold. All divers are supplied with small axes to ward off the attacks of these creatures.

Rays and devilfish are also dangerous, but are not so bad to fight as the octopus, which adds to the danger of a combat by squirting a brown fluid about in the water and bewildering the diver.

Everything possible is done to insure the diver's safety. His dress is of one piece, made of tanned twill and rubber, with a large opening at the neck. The helmet, which screws tightly on the shoulders, is of copper, and the air is pumped into it through a canvas-covered rubber pipe. Outlet valves are fitted for the escape of bad air. This helmet weighs about 28 pounds and the two boots are an equivalent weight.

Training for the work is long and arduous, and the diver must be physically strong. He starts in four fathoms and gradually works on till he can dive safely in 120 feet. But a long time elapses before he can do this.

Though a risky life, it has its advantages. It is well paid and the diver has the knowledge of knowing he can work where other men cannot, and he is proud of this.

SEA LIONS THINK THEY OWN LIGHTHOUSE

Sea lions have captured the keeper and light-house on Bride's Island, below Cape Flattery, off the coast of Northern Washington. In an appeal for weapons and help to the Federal authorities in Tacoma, the keeper, Alexis Covern, says the sea lions have invaded his quarters, slept in his bed and overturned his casks of fresh water.

His report shows the unusual animal agility possessed by sea lions. When he opens the door of his cottage a troop of sea lion pups march into the house and at meal times the odors of coffee and bacon attract battalions of huge grandpas.

One specimen whose size was a third greater than the average, formed a habit of clambering the exterior steps to the light, then coasting down headlong into the high tide.

Often the lions entirely surround the keeper's domicile barking for admittance. Sleep, the keeper complained, was at a premium for the slightest disturbance at night was the instant signal for a sea lion chorus of great magnitude and ferocity.

The sea lions will not migrate from Bride's Island. They remain year after year and as they have multiplied are now in full possession of the island and the innumerable rocks nearby.

Keeper Covern reports that he might frighten them away by bright fire bombs, shotgun shells or fire-crackers. To kill one would simply attract more to the island for the lions love the taste of putrifying fish or meat.

FAME AND FORTUNE WEEKLY

NEW YORK, APRIL 7, 1922

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INTERESTING ARTICLES

RARE 1861 STAMP BRINGS \$540

A one-cent postage stamp of the issue of August, 1861, was auctioned off in Philadelphia the other day for \$540. The purchaser's name was not disclosed. Less than half a dozen of the stamps known as the "1-cent August" were in existence, it was said.

PASTOR STARVES FAMILY

For obeying what he declared to be the voice of the Lord ordering him and his family to deny themselves the ordinary comforts of life and to fast, Robert A. Schlossher of Pontiac, Ill., has been committed to a hospital for the insane, it was learned recently. Schlossher's three children are in a hospital, one of them in a precarious condition due to fasting.

POE'S DUNGEON IS DENTIST'S CHAIR FOR TIGER

Dental work on a tiger in the Cincinnati Zoo was simplified by adopting a scheme from the tales of Edgar Allan Poe. Superintendent Sol Stephen, says *Popular Science*, remembered the contracting walls of the iron dungeon in Poe's "Pit and the Pendulum."

The animal was induced to enter a narrow cage, the rear of which was fitted with a wooden partition that could be drawn forward by ropes. Slowly the tiger was forced up against the bars of the cage and pinioned there. After that it was a simple matter to treat the tooth.

A DESERT MADE FERTILE

One region of the Colorado Desert, where the escape of the Colorado River has more than once caused serious trouble, has been made fertile, the underground water being utilized for irrigating several thousand acres.

Among the products which are making this reclaimed land rich are melons, barley, alfalfa, oranges, grapes, sweet potatoes, sugar beets and dates. On the agricultural experiment farm at Mecca in this region are to be found rare varieties of dates, which for a long time were pro-

duced only in Arabia and the oases of northern Africa, but which are now successfully grown here.

It has been found by Government experts that the fertility of soils depends largely on their capacity for retaining moisture. In many Western localities crops grow luxuriantly with scarcely any summer rain. It is even thought to be possible that the permanent water supply existing at a depth of from forty to one hundred feet may be responsible for the ever present moisture.

LAUGHS

"The artist I met the other day is a good mixer." "He must be when he can paint water views in oil."

Nurse (taking his temperature)—Sir, you are in danger—your temperature is 104. Business Man—When it reaches 105 sell.

Dorothy (who quotes Shakespeare)—What is your favorite play? Charles—Well, I believe I like to see a man steal second as well as anything.

Judge—Your wife complains that for three years you never spoke to her. What reason can you assign for such conduct? Defendant—I didn't want to interrupt her.

"My husband, fifteen years ago," said Mrs. Blank, "used to kiss me every time we passed through a tunnel. But now—" She gave a bitter laugh. "Now," she said, "he takes a long pull at his traveling flask."

"I should like to open an account at this bank, if you please." "We shall be glad to accommodate you, madam. What amount do you wish to deposit?" "Oh, but I mean a charge account, such as I have at the big dry goods stores."

"Elsie," said her mother to a little 5-year-old, who had just finished saying her prayers, "did you ask God to forgive you for being naughty to-day?" "Yes, mamma, I did," replied the child, "and God said 'My dear child, there's lots of 'em worser'n you are!'"

"Now, if I were only an ostrich," began the man at the breakfast table, as he picked up one of his wife's biscuits, "then—" "Yes," interrupted the patient better-half, "then I might get a few feathers for that old hat I've worn for three winters."

"What is this Civil Service business that they are always talking about?" asked the Boob. "What good does it do?" "It is like this," replied the Cheerful Idiot. "If you have a job and you are not under Civil Service, they can fire you any time they want to. But if you have a job under Civil Service they can't fire you unless they want to."

FROM ALL POINTS

SARATOGIAN WINS \$10 AS TOWN'S PRIZE EATER

Clarence Woods, a chauffeur of the Saragota Taxi Company, ate three quarts of baked beans, one pound of pork, drank three bottles of home brewed beer and smoked two cigars. He then walked home to get something to eat.

When he completed the feast in the presence of a hundred spectators perched on top of stored automobiles, Woods received a ten dollar prize from Dr. David C. Nolan.

Up to noon the next day Woods had not returned to work.

Dr. Nolan, it is said, expects to regain possession of the "prize" through professioned services to the victor.

THE FIERCEST OF THE WILD

The most dangerous animal on earth is said to be the seladang or gaur, a species of wild cattle found in the jungles of Assam and the Malay peninsula. It is not known in the domesticated state. Except for one baby seladang that died before it reached a menagerie, not one has ever been captured alive. The full-grown seladang is the most ferocious of all wild cattle; so keen is its sense of smell and vision and so swift its charges that it is held in mortal terror by the natives. There is no escape for the victim that is caught on the horns of this beast. He will be tossed and trampled into shreds. Spears and small arms only increase the seladang's ferocity. Its hide is so tough that it is valued highly as material for shields.

DEATH FLOWERS

By the Mexican marigolds are known as death flowers from an exceedingly appropriate legend that they sprang up on the ground stained by the life blood of those who fell victims to the love of gold and cruelty of the early Spanish settlers. Among the Virginian tribes, too, red clover was supposed to have sprung from and to be colored by the blood of the red man slain in battle with the white invaders. In a similar manner the red poppies which followed the plowing of the field of Waterloo were said to have sprung from the blood of the killed and wounded in that famous battle. According to tradition, the Danish invasion is the cause of the daneweed, a coarse, eraceous plant common in England, as it grows from the blood of Danes slain in battle. The dwarf elder, for the same reason, is called wort and daneblood.

FITCHER PLANT AS A LAIR

An interesting story is told of the spiders which dwell in the flower of the pitcher plant of India and Australia. This flower is an insect trap. Around its upper edge it is brilliantly colored and sweet with honey. Lower down the walls are waxy and so smooth that no insect can get a hold upon them. The bottom of the pitcher is filled with a liquid containing several acids

which possess the power of digesting organic matter.

The luckless insects which fall into this liquid are gradually absorbed by the plant. But while most insects carefully avoid this death trap, a particular species of spider chooses it as a dwelling place. By spinning a little web like a carpet over a part of the waxy interior of the pitcher it is enabled to stay there in safety.

These spiders have apparently chosen their singular home just because of its dangers. In such a place they are protected against their enemies. If alarmed the spider drops into the liquid at the bottom of the plant and remains there until its enemy has disappeared, escaping afterward probably by means of a silken cable which it had spun as it fell.

A short submergence in the digestive fluid is not injurious to the spider.

TEACHER, 45, MARRIES ONE OF HER PUPILS, 18.

An astonishing situation at the high school, Avon, N. Y., has followed the belated announcement of the wedding of Mrs. Laura S. Spencer, forty-five years old, preceptress, to Nell Cushing, eighteen, one of her pupils.

The boy students registered their protest against the continuation of duties at school on the part of the bride, by declaring a strike. They demand that their former playmate quit his studies. The belligerent students declare they will not return until the school authorities take stringent action.

The School Board at a special meeting decided that the school mistress, who has five children, two of whom are older than her youthful bridegroom, had violated no school rule and would be permitted to continue her work. A warning was issued to the striking boys that "strick disciplinary measures" will be meted out to them if they do not return to their desks.

The girl pupils, however, have taken a different view of the romance. After they heard the news of the wedding they pooled their finances and purchased about seventy pounds of rice and several bushes of confetti. When the teacher and her boy husband came from the school house they buried them under a good luck shower.

The school mistress and her athletic young pupil announced recently that they were married. The wedding took place in Pennsylvania on October 1 last.

The present Mrs. Cushing's first husband was a Rochester school professor. He died a year ago last Christmas. Left without support for herself and five children, the youngest of whom is five and the oldest twenty-one, the widow took a position at the local high school as preceptress.

Little was made of the fact that young Cushing acted as chauffeur for his teacher. Nor was any attention paid to the private Latin lesson the teacher gave her pupil.

But now that the town has learned the truth—that they were married last October—they shake their heads knowingly.

A FEW GOOD ITEMS

CRABS VS. CONCRETE

In an effort to foil the shipworm, a wooden bridge crossing Boce Celga Bay, Fla., was replaced by one of concrete. Certain marine crabs, however, peculiar to that region, selected this bridge as their own, tunneling and boring into the adamantine material with ease. These crustaceans are known locally as stone crabs, and they are equipped with enormous, heavily armed claws. With the aid of these powerful tools they have succeeded in reducing portions of the concrete pilings to pulverized chalk.

WON'T EAT RABBITS

Raising rabbits for food has ceased to be remunerative in Germany. Too much of rabbit's sweetish meat was consumed during the lean years of the war and the people will have no more of it.

Rabbit sausage was for months the only meat that appeared on many German tables. Hutches were built in back gardens, on roofs and balconies, in numerous odd corners about the cities. They are all gone now and the people are demanding beef and pork.

Millions of rabbits were imported during the war. Berlin bought \$25,000,000 worth in a single order and has not yet paid for them.

NOTE FOR \$63.62 IN 1794 TO BRING HER FORTUNE

An old promissory note, given by the commonwealth of Massachusetts to Samuel T. Mather in 1794 for \$63.62 and 5 per cent. interest, compounded semi-annually, may bring between \$30,000 and \$40,000 to Mather's great-great-granddaughter, Mrs. Almyra Gaylord Conner, a young kindergarten teacher of Berkeley, Cal.

While in the East last summer attending her mother's funeral Mrs. Conner found the note, unpaid, in an old family trunk, which had been given her years ago for her dolls' clothes.

Mrs. Conner took the note to an attorney, who advised her that payment could not be made without the passage by the Massachusetts Legislature of a special act, for in 1821 the Legislature passed a bill calling for payment of all such notes and providing that interest would not be paid after a reasonable time was given for presentation.

A bill has been introduced in the Legislature, Mrs. Conner has been advised, calling for payment of the note, and she will go East soon to attend a hearing on the matter. It is thought that possibly the Legislature will authorize payment, as the note represents a moral if not a legal debt.

ORIGIN OF THE LIFEBOAT

Among the "accidental" inventions may be mentioned the lifeboat. In the course of a country stroll William Woodhave, the inventor of the self-righting lifeboat, came across a woman who asked

his help in lifting a heavy vessel of water just drawn from the well. On the surface of the water there floated the broken half of a wooden bowl.

Woodhave was drawn into conversation and, like many another man who cannot keep his hands quiet while he talks, he idly toyed with the floating piece of wood. Naturally he turned it over and found to his surprise that it immediately righted itself. He inverted it again, with the same result; and since he was at the time actually at work on the problem of an unsinkable boat he immediately realized the importance of his chance discovery.

It is an experiment that any one can readily make for himself. All one requires is the fourth part of a hollow "prolate spheroid"; or to put it in more homely language, the quarter of a coconut shell split from end to end. Put the shell in a bowl of water and you will find that it will not remain capsized, but will return at once to an even keel. In scientific language, it will float only with the convex surface downward.

AN ODD DOMICILE

One of the oddest domiciles on earth is that erected at Yokohama by a noted Japanese bacteriologist. It may be described as a dustproof, airproof, germproof building of glass, which stands on the open, unshaded grounds of the hospital of Yokohama.

The house is forty-four feet long, twenty-three feet wide and seventeen feet high. Large panes of glass, one-half inch thick and about four inches apart, are set in iron frames so as to form the sides of a cellular building block. Of these blocks the walls are constructed.

There are no window sashes, the air escape being through several small openings around the upper part of the second story, but through which no air from the outside is admitted.

The air supply is obtained from a considerable distance, forced through a pipe and carefully filtered through cotton wool to cleanse it of bacteria.

To insure further protection and sterilization, the air is driven against a glycerine-coated plate of glass, which captures all the germs the wool spares. The few germs brought into the house in the clothes of the visitors soon die in the warm sunlight with which the place is flooded.

The space between the glasses of the building blocks is filled with a solution of salts which absorb the heat of the sun, so that the rooms of the house are much cooler than those protected by the thickest shades. In the evening the interior is heated by the salts radiating the heat they have absorbed during the day.

So effective is the system of regulating the temperature that a few hours of sunlight, even in freezing weather, will render the house habitable. It is only when several cloudy days follow in succession that artificial heat is needed. Then it is supplied by pumping in hot air.

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